Case Study

Tyndall Federal Credit Union

Preparedness Played Key Role in Maintaining Member Service After Hurricane Michael

When a Category 5 hurricane compromised the roof over Tyndall Federal Credit Union’s primary data center, the credit union and Fiserv put planning into practice to bring up the core account processing system and other key systems in a backup data center within a few hours of the storm.

Around mid-day on October 10, 2018, something happened that Tyndall Federal Credit Union had planned for many times but hoped never would happen. A Category 5 hurricane with 160 mph wind speeds came ashore in Panama City, FL, home of the credit union’s headquarters and primary data center.

The storm escalated quickly in the Gulf of Mexico, going from a tropical depression to Tropical Storm Michael within a day. The storm intensified to a hurricane on October 8. According to the National Weather Service, by the time Hurricane Michael made landfall, it was the most powerful storm to impact the Florida Panhandle in recorded history, and it was the most powerful hurricane to impact the U.S. since Hurricane Andrew in 1992.

“This hurricane came on really quickly,” said Tyndall’s SVP and CIO Tom Llewellyn. “I was on vacation in Maine when I saw the cone of uncertainty heading directly toward Panama City. I cut my vacation short and was back in the office late Monday, and preparations were already in place.”

Preparing for the Unknown

Just two months prior, Tyndall had executed its yearly disaster recovery test

Client Profile

Tyndall Federal Credit Union, which was founded more than 60 years ago, is a federally chartered, not-for-profit financial cooperative serving more than 116,000 members worldwide. The $1.6 billion credit union is headquartered in Panama City, FL, and serves members from a network of branches across the Florida Panhandle and South Alabama. In addition to offering checking and savings accounts, auto and home loans, and credit cards, the credit union leverages technology to provide 24/7 access to financial solutions, including online and mobile banking, online bill pay, mobile deposit, and text banking. Learn more about the credit union at tyndall.org.
to ensure that, if the worst happened, members would have access to their financial accounts and services when they needed them most. This time, the credit union decided to simulate a Category 4 hurricane.

“During our 2018 disaster recovery planning, we identified 22 critical and essential processes, and a lot of those are tied to Fiserv products,” Llewellyn explained. “That helped us prioritize which systems to focus on first. We try to test all the critical and most essential processes on an annual basis.”

That planning paid off.

**Damage From the Storm**

Llewellyn was walking the perimeter and monitoring the storm with other Tyndall FCU leaders when “we suddenly heard a loud boom, followed by banging on the roof.”

The roof had been compromised at the credit union’s primary data center, and water was coming in. Llewellyn and the IT team took quick action to cover the server racks in plastic. When wind speeds started picking up, the team had already begun bringing down the core and preparing to cut over to the credit union’s secondary data center about an hour’s drive away. That’s when they realized the secondary data center was unavailable because the natural gas needed to run the generator had been shut off by the city due to the storm.

“When the storm was coming in, I was in communication with Fiserv, and we agreed that Fiserv would start prepping for declaration for us. Before the storm hit, we were ready for connectivity to their disaster recovery center in Corvallis, OR,” Llewellyn said.

Fiserv got the call from Tyndall during the storm, said Michael Terry, manager of IT Managed Services at Fiserv. “The core was up and running that evening, and we worked until about 7 the next morning helping them bring other services online. This was the most severe disaster recovery we’ve taken on, but the process and systems we use proved to be perfectly scalable.”

At a time when most of the city was affected by the storm, Llewellyn said, it was comforting to know that Fiserv was prepared and ready to go. That peace of mind enabled Tyndall’s leadership to focus on other things, such as accounting for employees to ensure they were safe, assessing storm damage to branches and the headquarters, and even assessing damage to their own homes.

“Fiserv is a strategic partner for us,” Llewellyn said, noting that Fiserv leaders Vinnie Brennan, president of Credit Union Solutions, and Nick Barnes, CIO of Credit Union Solutions, checked in with Llewellyn and the other Tyndall staff. “It was comforting to know that a strong partner was in our corner.”

Becca Bonner, AVP of Marketing for Tyndall, agreed it was helpful to know that Fiserv was with them all the way.

“For me, as I was seeing our employees who had lost their homes working through the night to ensure we were online and working for our members, it was
important to have Fiserv on the other side doing the same,” she said.

Tyndall’s data center was run out of the Corvallis facility for four months while repairs were being made to damaged facilities. In February 2019, the credit union took the core back in-house.

“We did a lot of prep and planning with Fiserv, and the cutback went smoothly, considering everything that needed to be done. Now we’re very confident on being able to cut over and cut back.”

**Preparation and Problem Solving**

Having a solid, tested business continuity plan was integral to Tyndall being able to respond so quickly when the hurricane hit. And annually testing that plan will continue to be a priority as threat of hurricanes or tropical storms is nothing new to the credit union. But Hurricane Michael brought another lesson.

“A huge part of disaster recovery is creativity. You can prepare for disaster recovery all year long, but there’s always going to be something you weren’t expecting. Being creative and decisive is important,” Bonner said.

Llewellyn agreed. “The annual test gives us the confidence, but you have to be nimble and work with the resources available at the time.”

**Challenge**

When Hurricane Michael struck Panama City, FL, in October 2018, and compromised the roof of the Tyndall FCU data center, the credit union needed to act quickly to ensure members would have access to their financial accounts as they recovered from storm devastation.

**Solution**

With the help of a solid business continuity plan and partnership with Fiserv, Tyndall FCU leaders were able to cut over to the Fiserv-hosted backup facility and continue to serve members.

**Proof Points**

- Within six hours of the hurricane compromising the roof of the Tyndall data center, the core was up and running at the Fiserv facility in Corvallis, OR
- Tyndall’s annual preparedness exercise paid off, resulting in a smooth cutover to the Corvallis center when the time came
- Although Tyndall had practiced cutting over to the Fiserv data center, it had never practiced transitioning back. Now that it has done that successfully, it will be even more prepared for any future storms

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