



March 8, 2018

Dear Members,

On Friday, March 2, 2018, APCU experienced an internal computer network event impacting our members' abilities to access their accounts via the Internet Branch including Bill Pay, Shared Branching, Mobile Branch, and KeyTeller. The event also affected the credit union's ability to receive and make telephone calls at three of our locations, Main Office, Lending Center, and Operations Center, during the event.

At approximately 6:00 AM on March 2<sup>nd</sup>, routine maintenance on our network was performed. The maintenance included replacement of a piece of equipment in our computer room. As normal procedure, this type of maintenance is performed in the early hours of the morning to minimize any potential impact on our members.

The equipment replacement was completed successfully by 7:00 AM and connections to the new equipment were reestablished. At approximately 7:30 AM a network communication issue presented itself causing APCU's services to become unavailable to our members. Troubleshooting efforts commenced immediately. All management and branch personnel were alerted. All incoming calls routed to our backup systems. Loans and Visa calls were automatically transferred to our after-hours service providers, and our telecom recovery service was activated to collect member voice mail messages.

While troubleshooting, we identified an incompatibility between the newly installed equipment and our existing equipment. This condition caused the protective logic in the new equipment to reject the existing equipment by shutting down all the connections into its ports. After manually plugging in each peripheral device one by one, it appeared the system was once again operational at approximately 11:00 AM. However, recovery wasn't occurring quickly. Further examination found a bottle neck between two pieces of equipment. The decision was made to replace the offending pieces of equipment with new equipment. Fortunately, replacement of this same equipment was planned for early April, so the equipment we needed was already on site. Switching equipment is a complex process, but we were able to complete the work and reestablish full service at 1:30 PM.

During this down-time, the majority of our members were able to use their ATM, Visa Debit, and Visa Credit Cards because we have a backup system in place that provides members the ability to use their cards in a stand-in mode. While in stand-in mode, our standard transaction limits are in effect. ATM withdrawals are limited to a maximum of \$500 per day, and point-of-sale transactions are limited to \$3,000. Also, all member voice mail messages left on the telecom recovery service during this period were returned same day by our branch and Member Service Department employees.

APCU takes events of this kind very seriously. Please know that APCU and our members financial information was in no way compromised. Our goal is to have our services available 100% of the time. We apologize for our failure to meet our goal in this instance, and we regret any inconvenience this event may have caused.

Sincerely,  
Atlanta Postal Credit Union