

## CASE STUDY DCH CREDIT UNION

### OPERATIONS CONTINUE AFTER TORNADO OUTBREAK



As severe weather swept through the southeast over a two day period in late April, a series of extremely violent tornadoes destroyed portions of Mississippi and Alabama. In the wake of one of the worst natural disasters to strike this area of the nation, many businesses found themselves with little to nothing left. Others had access to facilities, but were without power and connectivity for days on end.

DCH Credit Union, an Agility member, was severely affected by the tornado. Because of the widespread destruction, Agility proactively reached out to members in the area, including DCH Credit Union. With power lines, voice and internet communications down, DCH Credit Union CEO, Kevin Maguire immediately requested assistance from Agility to help the credit union obtain a generator. The generator was scheduled for delivery the day after the tornadoes, as soon as roads were opened by authorities.



**"It happened to everyone at the same time, so all the sudden, everyone else was looking for the same resources we were." -Kevin Maguire, CEO, DCH Credit Union**

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Photo credits: Associated Press

During the night, Mr. Maguire acquired two small generators in an attempt to restore IT equipment. It was immediately apparent, however, that the small generators would not sufficiently power DCH's operations on a long term basis. DCH was under pressure to provide payroll to thousands of DCH Hospital employees, which make up 90% of the credit union's membership.

Once the Agility generator arrived and a local electrician began connecting the generator, DCH realized they would also need phone and internet connection. By Sunday afternoon, Agility personnel had coordinated the satellite link, restoring online banking and connectivity to DCH's core processor. Telephone communications were also returned to limited operational status. This allowed the branch to open the following Monday for limited services.

Mr. Maguire remarked that he was ecstatic to be able to process not only hospital payroll, but also state and federal payrolls the Friday following the disaster. DCH Employees were able to visit DCH Hospital, handing out nearly \$100,000 in cash to its members in an effort to help make payroll and even process dozens of emergency disaster loans.