

CASE STUDY

When Disaster Strikes, Will You be Ready? This Houston Credit Union Finds Peace of Mind with Outsourcing



Despite disaster recovery planning, you can never be sure what will happen in a real-life event

When the remnants of Hurricane Harvey swept through Houston in 2017, it left 40-50 inches of rain in just four days. Due to flooding, the staff of Houston Texas Fire Fighters Federal Credit Union couldn't reach its headquarters for a few days, setting the scene for a potentially serious problem.

Fighting Back Against Storms and Data Outages

While the credit union was closed due to the storm, the IT manager began getting alerts that the temperature in the institution's computer room was starting to rise above normal levels. In fact, it was rising into the 90s. Fortunately, when these warnings arrived, it had just become possible to get into the building again. The IT manager went in, found that the air conditioner needed to be reset, and was able to get it working again.

Steve Gilman, CEO of Houston Texas Fire Fighters FCU, says, "If that had happened just two days earlier, there would have been no way to get into the building. We would have had a real problem." The incident was another reminder of the need for a reliable off-site processing solution. Despite disaster recovery planning, you can never be sure what will happen in a real-life event.

"At that time, we were already seriously considering a move to outsourcing with Symitar® EASE™," Steve explains. "Our business continuity testing had found some holes and weaknesses, and we are in a region that gets a lot of storms." For Steve, the biggest priorities during a storm are ensuring employee safety and continuing member service. In times like this, the credit union doesn't need to deal with hardware and facilities issues.

"Having a disaster-related systems crash would be a huge problem for members," says Steve. They would be unable to access their accounts or carry out financial transactions. It would also be a risk to the credit union's reputation. "We took a hard look at risk

INSTITUTION

Houston Texas Fire Fighters
Federal Credit Union

LOCATION

4200 Kolb St
Houston, TX 77007

TELEPHONE

713-864-0959

WEBSITE

www.htffcu.org

ASSETS

\$265 Million

MEMBERS

16,650

FOUNDED

1935

and business continuity and saw that outsourcing could solve a lot of problems." The migration to EASE occurred in the summer of 2018.

Once the credit union was up and running on EASE, they saw benefits immediately, before the hurricane season had arrived. "There was construction going on our area, and someone accidentally knocked out our telecom and data lines," Steve explains. "Because we were running on EASE operations, our members still had services such as ATM, debit cards, and shared branching. They couldn't reach the call center, but there was less chaos for members. This was the second construction-related service interruption in six months that EASE helped us through."

Benefits Beyond Business Continuity

Although disaster issues were a major concern for Houston Texas Fire Fighters FCU, there were other advantages that came from the decision to outsource. "Cybersecurity is an important matter for us," Steve says. "We looked at what we can do on our own versus what Symitar can do in a data center, and outsourcing made sense for this reason, too. We could have justified using EASE based on cybersecurity alone."

The credit union's CFO, Pam McIver, added that being able to schedule and automate jobs, such as share draft and ACH, was another advantage. She said that there was an initial concern about losing some control over certain processes. In weighing the benefits, however, she thought the ability to have services such as ATM and shared branching available during outages was well worth it.

Pam went on to discuss resource reallocation in the credit union's IT department. "The IT focus now is more on programming," said says. "They'll be able to expedite existing processes over the next 12-18 months – improving what we already have."

She described another reason to shift much of the processing and IT to Symitar EASE. "We have a stable, loyal IT department," says Pam, "but if they all decide to leave on the same day, we're in better shape thanks to Symitar outsourcing." It's comforting to know that Symitar's IT resources are supporting operations.

Steve concurred that the move to outsourcing has enabled Houston Texas Fire Fighters FCU to focus resources on other areas of the credit union. "It's simplified things. EASE takes care of a lot that we struggled with before," he added, referring to such things at business continuity and better cybersecurity. "There were no major storms this year, but the next time they hit, we'll see even more dividends from outsourcing with Symitar."

Making the Move to EASE

Steve reports that for all the reasons mentioned here, he would advise other credit unions to take a serious look at EASE. "I suggest they compare operations in their current environment versus what it would be with EASE." He explained that for years, the trend was for credit unions to run their own data centers after reaching a certain size. Now, however, all credit unions are looking at the advantages of outsourcing. "When you consider business continuity, cybersecurity, and offloading some operational processes, it can be well worth it."

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