Business Continuity Plan

Client Version

Contents

Introduction

This Client Version of BloomCU's Business Continuity Plan outlines how we will respond to events that significantly disrupt our business. However, since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur.

Our Business Continuity Plan

We plan to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and company property, quickly recovering and resuming operations, protecting all of the company's books and records, and enabling our customers to continue to operate. In short, our business continuity plan is designed to permit our company to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Varying Disruptions

Significant business disruptions can vary in scope, such as only our company, a single building where our company conducts business, the business district where our company is located, the city where we are located, or a whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our company or a building where our company conducts business, we will transfer our operations to a local site when needed and expect to recover and resume business within 72 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 7 days. In either

situation, we plan to continue in business and will notify you by phone, email, or through bloomcu.com with details about how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will do what we can to facilitate our clients' transition away from BloomCU.

For more information about our business continuity planning, you can contact us at bloomcu.com.

I. Emergency Contact

In the event of a website emergency, attempt to contact BloomCU by these methods:

1. Call BloomCU's main phone number at 844-334-3837
2. Contact your BloomCU account manager directly
3. Submit a support ticket at bloomcu.com/support

II. Business Continuity Plan (BCP) Policy

BloomCU's policy is to respond to a Significant Business Disruption (SBD) by safeguarding employees' lives and company property, quickly recovering and resuming operations, protecting all of the company's books and records, and enabling our customers to continue to operate. In the event we determine we are unable to continue our business, we will ensure that our clients can continue their business in our absence.

A. Significant Business Disruptions (SBDs)

Our plan anticipates two kinds of SBDs, internal and external. Internal SBDs affect only our company's ability to communicate and do business (Example: If BloomCU's email service became unavailable). External SBDs may prevent the operation of an entire market or segment thereof (Examples: A terrorist attack, city flood, or wide-scale disruption). Our response to an external SBD relies more heavily on other organizations and systems, such as hosting companies used by BloomCU and our clients.

B. Plan Location and Access

BloomCU will maintain an electronic copy of its BCP plan on bloomcu.com and our company's Google Drive account.

III. Business Description

BloomCU designs and develops websites for credit unions. Our products and services include software applications, website and brand strategy, information architecture, copywriting, design, software development, and support. We are not a hosting company and do not own or operate any servers.

A. Office Locations

BloomCU's operations take place at the following locations.

Headquarters

BloomCU's headquarters is located at the following address:

> 6936 Promenade Dr, #303
> Cottonwood Heights, UT 84121
> (844) 334-3837

Decentralized Team

BloomCU operates on a decentralized model. Therefore, our company's mission critical activities and systems are not dependent on any physical location. Accordingly, in the event of an SBD, our team can carry on business activities from any location where they have access to a computer and the Internet.

IV. Hosting of Clients' Websites

BloomCU is not a hosting company and does not own or operate any servers. Although we regularly assist our clients with hosting administration activities (e.g., launching websites and setting up SSL certificates), our clients are primarily responsible for the hosting of their own websites. Accordingly, BloomCU assumes only limited responsibilities for website hosting as explained in our *Security Policy* (for example, we are not responsible for website uptime as it pertains to hosting). Therefore, in the event of an SBD, BloomCU will assist its clients as much as possible, but responsibility for hosting ultimately and primarily falls upon our clients and their chosen hosting companies.

A. Website Back-Ups and Restorations

Consistent with our explanation above (IV), we are happy to help our clients restore their websites from backup points, but we are not primarily responsible for this task.

Where we have a ManageWP account in operation for a client, it attempts to backup the website daily. However, some server configurations can disrupt ManageWP's ability to backup a website. Therefore, we recommend you set up automatic daily backups with your hosting provider because backup points are indispensable in disaster recovery situations.

If website backups are available through ManageWP, we can restore the website using one of those backups without involvement from the hosting

provider. On the other hand, if a client wants our help restoring a backup stored on a hosting account, then we need admin access to your hosting account.

V. Backups for Systems, Services, and Data

For the most part, BloomCU operates using cloud-based systems, services, and records. In the table below is a list of systems and services used by BloomCU and backups for each in the event of an SBD. In most cases, these backups are in addition to the measures taken by the service providers themselves.

Name	Description	Backup
G Suite	Gmail, Drive and Docs, Calendar. Important information, data, and records are stored in our company's Google Drive account.	G Suite is automatically backed up daily through a third-party service that specializes in G Suite backups.
Wrike	Project management software. All of our project timelines and many records reside in Wrike.	Wrike is automatically backed up in Google Drive.
Mountain America Credit Union	Bank accounts and services	Our banking records are synced with QuickBooks, our accounting software and paper statements are sent to our headquarters.
QuickBooks	Finance and accounting software	Banking records originate from MACU. Records of some paid invoices are backed up physically at our headquarters.
Nuclino	Business process documentation	Nuclino is backed up locally every month and stored in Google Drive.
Pipedrive	Customer relationship management	Pipedrive is backed up using a service called Flatly.io.

ManageWP	Website management. ManageWP is itself a backup system that we use as a second backup (in addition to backup services they should have through their hosting providers) for all of our clients' websites.	Data in ManageWP originates from our clients' websites.
CloudPhone	Business phone system	Should our main phone number fail, each employee of BloomCU has a direct number where they can be called or texted. We can also be contacted through live chat and Wrike.
Slack	Internal live messaging	Alternatives for Slack include communicating by email, text message, phone, WhatsApp, Zoom, and Google Hangouts.
Zoom	Video call software. Zoom is our primary method of live communications with clients.	Alternatives for Zoom include communicating by Google Hangouts, email, text message, phone, WhatsApp, and Slack.
Bitbucket by Atlassian	Repository for source code	Source code for our clients' websites are backed up on development and production sites, locally on our developers' individual computers, and in ManageWP.
Sketch	Design software	Design files are backed up in the cloud using a service called Abstract.

VI. Website Continuity Procedures

In the event of a website mishap or disaster, we immediately *restore*, *inform*, and *resolve*.

Restore

Restore the most recent, uncompromised version of the website (redundant, offsite backups are made at least every 24 hours with the hosting solutions we recommend and in BloomCU's ManageWP account).

Inform

As needed, promptly inform our client of any issues by phone or email.

Resolve

Resolve all issues and vulnerabilities that fall under the responsibility of BloomCU, and communicate with our client about any issues that need to be resolved by them.

VII. Updates to BCP

As needed, BloomCU updates this plan whenever we have a material change to our operations, structure, business, or locations.