

**An RMLC Alert! Be advised! Analog cellular alarms are going digital!**

Credit unions need to know their analog cellular alarm reporting systems are going digital. As of February 2008 cellular companies will no longer be required to support analog cellular devices, including analog cellular backups for alarm systems. **Feedback we're getting from the cellular industry is they don't plan to discontinue service for analog cellular devices in February 2008, but as analog towers break down they won't be repairing them.**

Credit unions that now rely on analog cellular alarm technology should start either upgrading to digital reporting systems, convert to derived channel technology, or make the leap to one of the many UL listed high-grade line security systems that are used in UL certificated installations. You can bet the burglars will be watching and waiting to see if credit unions upgrade or gamble their physical security will keep burglars at bay.

I've heard estimate that range for \$1,000 to \$3,000 per location to upgrade to digital technology. Much depends on location, distance to towers, type of hardware already installed, and number of locations involved. Number of locations involved? Maybe it's time to approach installers as a group or chapter of credit unions. Refer to our white papers on "security integration," asset consolidation, and risk concentration to bolster your position. I suggest you start negotiation now and consider approaching local providers with a benefit package to include integrating your access, alarm, surveillance, and chapter fraud watch technologies. Remember, criminals and crooks are consolidating their resources. Credit unions should learn to integrate security systems, consolidate budget resources, circle their wagons, and prepare to protect and defend their property and personnel. CUNA Management students, refer to your notes from our '06 RM workshops. *Contact your league directors of education for access to our Deepthroat files on security integration during Katrina.*

- **Before you negotiate I recommend you...** "contact our RMLC faculty member, John Vrabec, Executive Director of the Financial Services Products Association at [www.fspa1.com](http://www.fspa1.com). He'll put you in contact with the appropriate FSPA members in your area."

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