



# **The World Council of Credit Unions' 2006 World Credit Union Conference Dublin, Ireland**

***This RM Session is a “Summit” on Preparing for and  
Responding to Natural Disasters and Terrorist Attacks!***

**with**

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University of New Orleans, New Orleans, LA

**and**

**Rich Woldt**, President, The Risk Management Learning Center

[RMLearningCenter.com](http://RMLearningCenter.com)



# Katrina's Impact on the Credit Union Movement!

- **According to the N.C.U.A., 139 credit unions with over \$3.4 billion in assets were affected by Katrina. Of these, 69 credit unions were initially reported as not being operational or capable of communication.** *Although the credit union community stepped in to provide relief, tens of thousands of members-many of whom were personally affected by the tragedy-were without service or access to their funds for days.*



# Katrina Was Not Our “Worst Case” Scenario!

- After all, she was not the most powerful hurricane on the Saffir Simpson scale. She hit land a Category 3 with the sixth lowest recorded barometric pressure 902mb. Peak sustained winds 55 miles south of New Orleans were 125 miles per hour and records indicate winds in New Orleans hardly reached hurricane strength.



# Katrina Was Not Our “Worst Case” Scenario!

- Hurricanes Wilma (882mb) and Rita (897mb) that followed had lower barometric pressures. The peak sustained winds of Hurricane Andrew (142 mph) that struck Florida in 1992 and Category 5 Camille (200 mph) that followed a similar path through the gulf in 1960 had higher peak winds.



# So What Went Wrong?

1. We identified most but not all risks
  - Concentration Risks
  - Disparage in Economies
2. We failed to properly measure the scope and adjust to incident' scope creep
  - Zip and Postal Code Tracking – Response & Recovery
3. Few if any in the public and no one in the private sector deployed an Incident Command System



# So What Went Wrong?

- With no clear sense of command and control responders were overwhelmed and victims were left to fend for themselves.
- Trauma, measured by guilt, fear, and the sense of being out of control, escalated as the world watched false reports of rape and murder at shelters and the failure of those attempting to respond.



## **Katrina Facts:** *Our Response Was Better Than the Media Portrayed!*

- **In fact**, when the voluntary evacuation order went out a contra flow traffic plan was implemented (turned inbound interstate lanes outbound) and 1.2 million of the 1.5 million metro population of New Orleans were evacuated in 38 hours. The standard evacuation plans estimate it should take 72 hours to relocate that many.



## **Katrina Facts:** *Our Response Was Better Than the Media Portrayed!*

- Within 2 hours the National Guard and Coast Guard helicopters were in the air and dozens of successful missions were flown the first day. **By the end of the week 50,000 National Guard troops had rescued 17,000 people and 4000 Coast Guard personnel saved more than 33,000.** *The choppers on the ground covered by the impassioned news media were at staging areas standing ready for duty.*



## **Katrina Facts:** *Our Response Was Better Than the Media Portrayed!*

- **When the Superdome was cleared, six bodies not 200 were found. Four died of “natural” causes. One was ruled a suicide and one a drug overdose. *Of the four recovered from the convention center, three died of natural causes and one died of stab wounds.***



## **Katrina Facts:** *Our Response Was Better Than the Media Portrayed!*

- **In fact**, the response to Hurricane Katrina was by far the largest and fastest rescue effort in U.S. history, with nearly **100,000** emergency personnel arriving on the scene within tree days of the storm's landfall.



## **Katrina Facts:** *Our Response Was Better Than the Media Portrayed!*

- **Every level of the world credit union movement (Credit Unions, Chapters, Leagues, National and International Associations)** came to the aid of 139 credit unions and tens of thousands of credit union members devastated by Katrina!



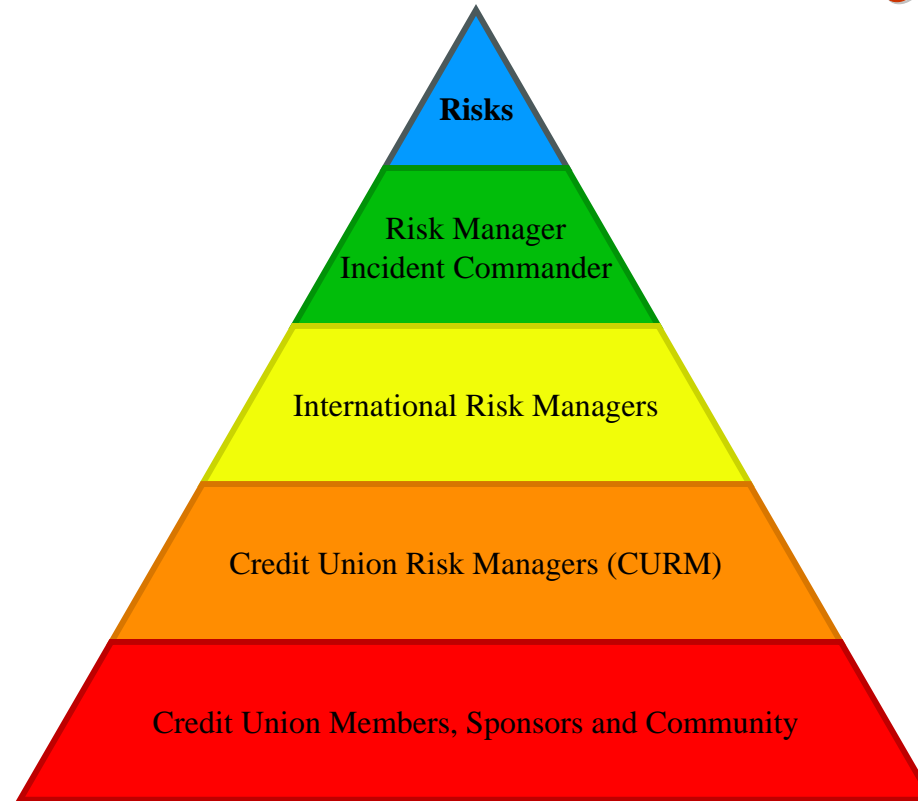
# So How Did We Do It? We...

- 1. Used “Closed Loop” Feedback Systems,**
- 2. Focused Victim Needs,**
- 3. Kept Victims Close to Home, and**
- 4. Deployed the Credit Union “Incident Command System”**



**“We’re a “GRASSROOTS,” People helping people movement that provides a “CLOSED-LOOP” warning and feedback system during every crisis!”**

*Rich Woldt*



**Events are Driven from the Grassroots!**



# “Our victim support and response protocols adhere to Maslow’s Theory on The Hierarchy of Needs!”

*Rich Woldt*





# “Our Missions Adhere to “Trauma Management” Principles and Methods!” *Rich Woldt*

Focus on the individual because they all feel...

- **Guilty! They say...**
  - *“I should have -- !”*



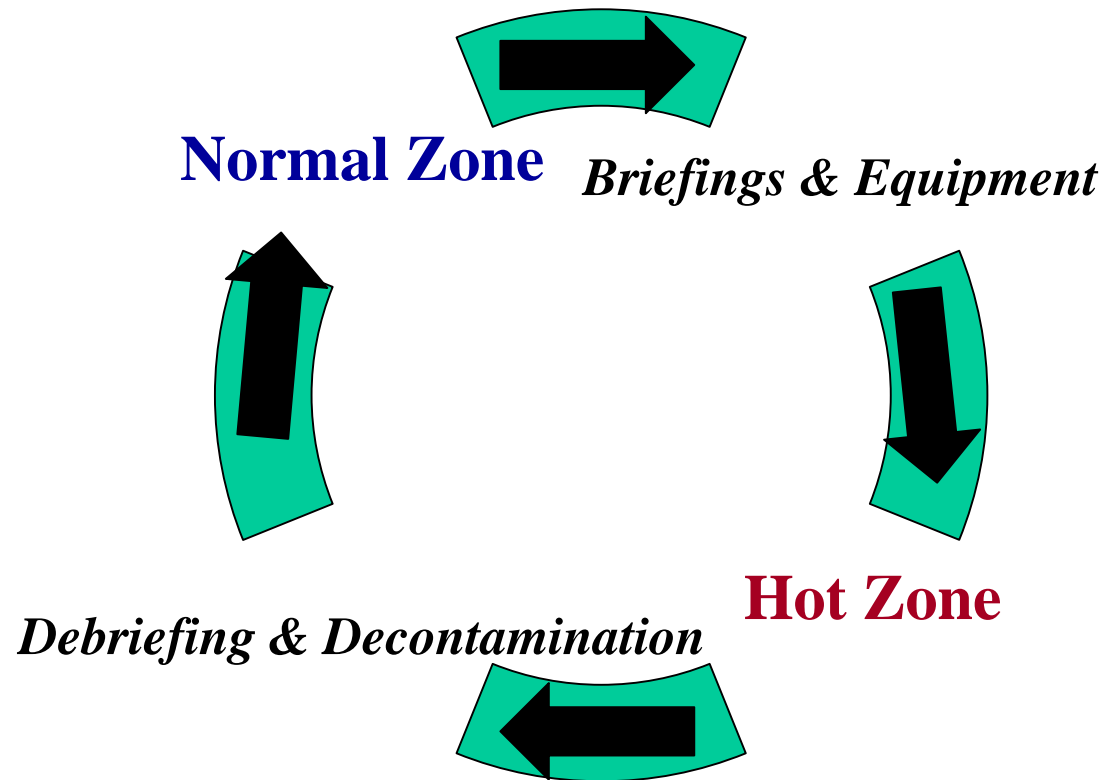
- **Fear! They worry...**
  - *“What’s next?”*

- **A sense of being out of control! They ask...**
  - *“What can we do to feel safe?”*

✓ **Remember: “The Universe of Victims!”**



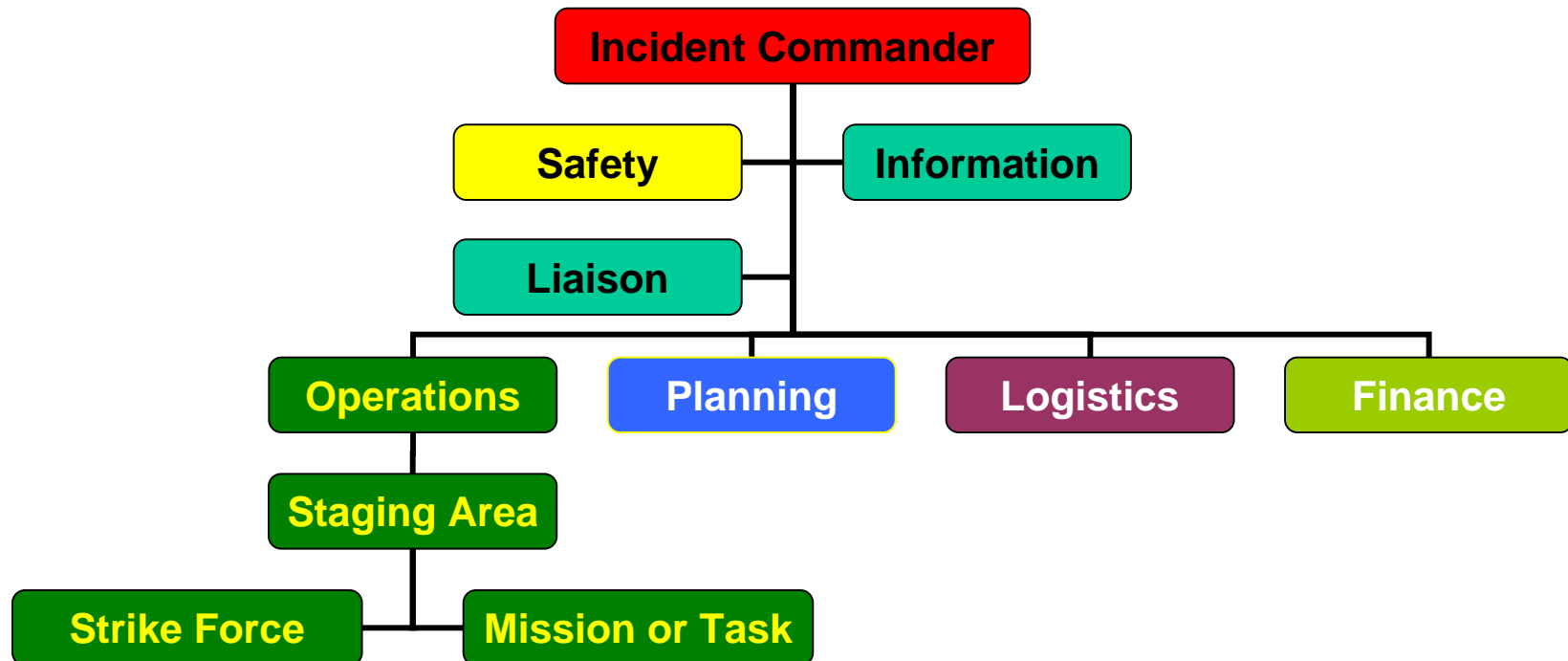
**“Our credit unions – chapters – leagues – national and international trade associations can network to supports victims 24/7 before, during and after the disaster!”** *Rich Woldt*



***“The victim’s road to recovery should be as short as possible And involve all victims as much as possible!”*** *Rich Woldt*

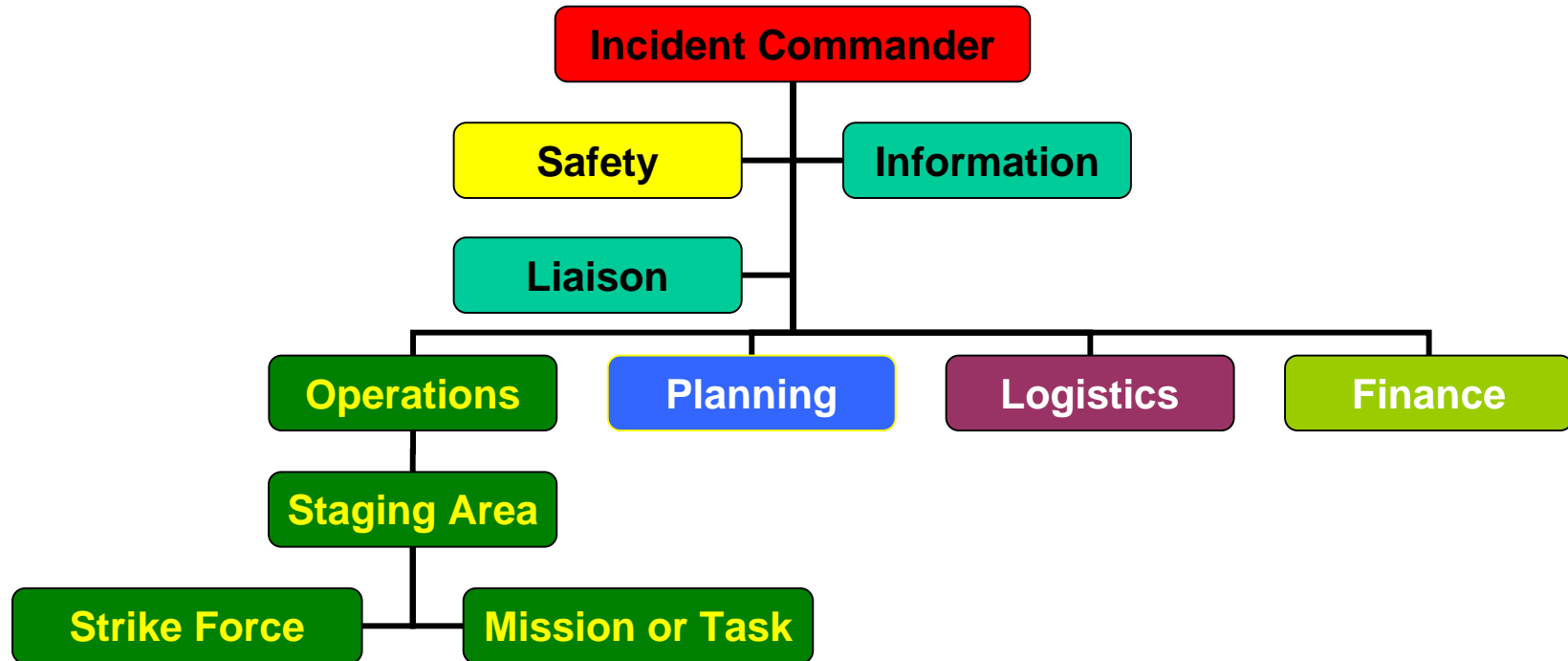


# Most Important: Credit Unions Use the Same “Incident Command System” Used by Emergency Governments!





# A Summary of Katrina' Incident Command Best Practices! *Rich Woldt*





# **Incident Commander**

## ***Credit Union President/CEO***

**FIRST!** The most important action by far is **TAKING COMMAND** and making it obvious you're in control!

- **Report to the scene immediately, say “I take command,” activate your Damage Assessment Team (DAT), and alert your Disaster Recovery Team (DRT)..**



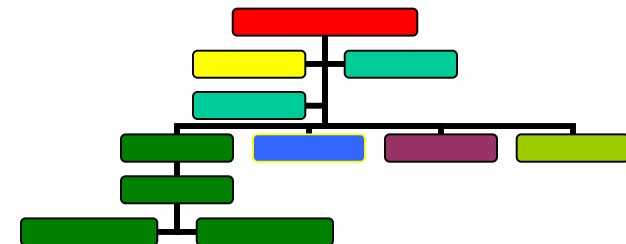
# Incident Commander

## *Credit Union President/CEO*

**Next: Declare the “Level” of the incident:**

**Level #1:** The incident can be “easily” handled by credit union personnel.

- *The incident is considered a “Single Command” and Safety, Information, and Liaison duties will be handled by the Incident Commander!*





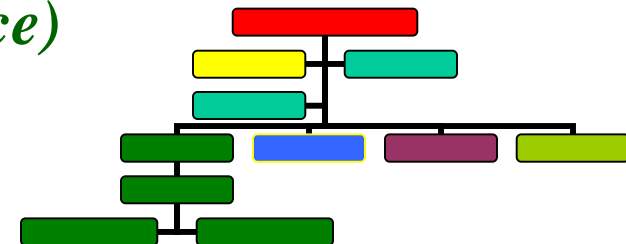
# Incident Commander

## *Credit Union President/CEO*

### Declare the “Level” continued-

**Level #2: The incident can be handled by first responders and local agencies**

- *A level 2 incident might require a Damage Assessment Team (DAT) and the Disaster Recovery Team (DRT) to be notified. At some point, the Incident Commander will consider establishing a “Unified Command” and designate a “Command Staff” (Chief of Operations, Planning, Logistics, and Finance)*



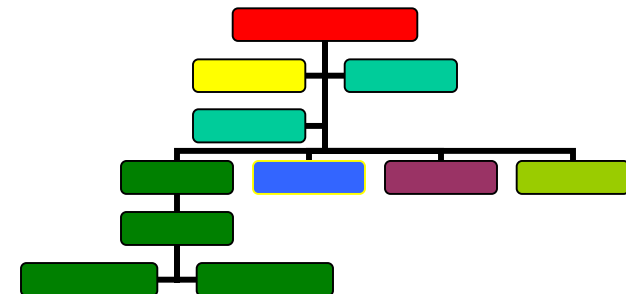


# Incident Commander

## *Credit Union President/CEO*

Declare the “Level” continued...

**Level 3:** The responding agencies have activated mutual aid agreements, emergency government personnel have been called to the EOC, and Operations has requested a community or regional response!



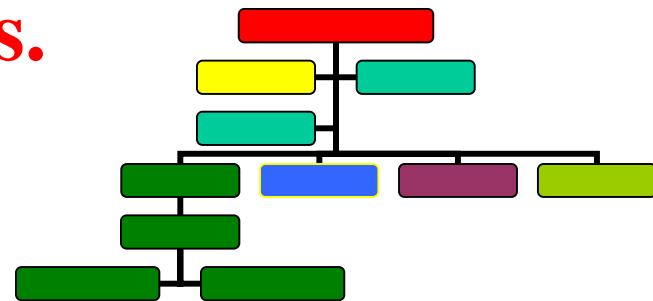


# Incident Commander

## *Credit Union President/CEO*

Declare the “Level” continued...

**Level 4:** The duration and scope of the incident has exhausted regional response and recovery assets and there’s a need for community and regional reinforcements.



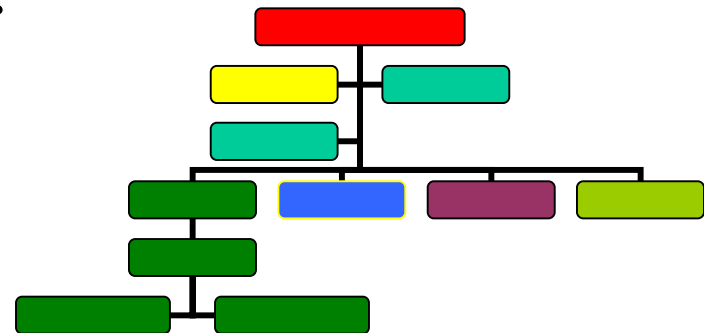


# Incident Commander

## *Credit Union President/CEO*

Declare the “Level” continued...

**Level 5:** The incident scope (tsunami, hurricane, earthquake, pandemic, terrorist attack, etc.) requires a national or international response.





# Safety

- **Safety:**

1. The first focus should be on credit union staff, employees, volunteers, and their families. There were times during Katrina that focus was first on providing victims with member services. While this is credit union tradition, unless the individual knows they and their loved ones are safe, any effort to perform will be limited at best. ***This is why we give so much attention to our locate – lockdown – and link protocols.***



# Safety

**2. Before anyone is allowed to respond,** they must first be properly equipped and trained for their mission.

- *(Refer to our tri-fold for first responders)*
- *(Refer to our instructions for evacuees)*
- *(Refer to our instructions for victims)*
- *(Refer to our instructions for fire fighters)*



# Safety

- 3. Before anyone is allowed to respond** you must know each responders physical limitations, medical disabilities, and performance record while under duress. **During Katrina, many volunteers stepped forward knowing full well they where putting themselves in harms way not only due to Katrina but their willingness to ignore their own limitations.**



# Information

1. Katrina taught us to have back up communication systems. Cell phone lessons learned on 911 were reaffirmed. For example, Sprint expanded their response protocols to include channeling thousands of cell phones and support technology into the region. (*Refer to faculty briefings and the Sprint/Nextel web site for details*).



# Information

2. Katrina taught us the need for improved satellite and remote surveillance systems.
3. Incident Commanders need to be schooled on handling the media to include interview backdrops, focusing on facts, handling questions and answers, and knowing what and how to respond.



# Information

4. All organizations public and private must speak with one voice.
5. Credit unions published flyers and posted emergency contact numbers on web sites for insurance companies, FEMA, the Red Cross, and other emergency services organizations.



# Information

6. The media needs to pre position stationary and remote surveillance and avoid intentionally putting their employees in harms way which encourages those who want to ride out the storm for their 15 minutes of fame.
7. Credit unions set up command centers at their offices equipped with personal computers, telephones, and fax machines for members to use.



# Information

8. Credit unions set up emergency call in numbers on which they provided updated information on the recovery process and progress.
9. To ensure members were reached, credit unions issued press releases, placed ads in local newspapers, sent out flyers, and direct mail, and placed banners outside branch offices alerting members to when they would be reopened.



# Information

10. Credit unions also used in-house video systems and internet cameras to customize information going out to members.
11. Credit unions used pop ups to provide employees and their families with recovery suggestions, and alert them to resources in their area.



# Liaison

- **The liaison directs responding agencies to staging areas and coordinates meeting with the Incident Commander. Go to the Incident Command System' tutorials at the Risk Management Learning Center or our Community Outreach Center!**

[www.RMLearningCenter.com](http://www.RMLearningCenter.com)

[www.COPs007.com](http://www.COPs007.com)



# Chief of Operations

## *Branch Managers & Teller' Supervisors*

- 1. Operation Chiefs should be familiar with the Incident Command System and managing incident operations.** *Contact your local fire chief and Director of Emergency Government for the latest ICS protocols and NIMS terminology.*
- 2. The Operations Chief should be familiar with all local emergency government first responder, evacuee, and victim assistance protocols.** *Refer to RMLC tri-folds.*



# Chief of Operations

## *Branch Managers & Teller' Supervisors*

- **3. Focus on setting up and managing staging areas for first responders. *Your immediate goal is to establish command and control over all life threatening situations. This includes making “housing in place” or evacuation decisions. Contact and brief your Logistics and Planning Chiefs ASAP.***



# Chief of Operations

## *Branch Managers & Teller' Supervisors*

- 4. After life safety issues are address, an important role of Operations is to meet the victims liquidity needs which might include getting them access to their SD boxes, line of credit, etc. They need reassurance that their funds are safe and they'll be available if needed.



# Chief of Operations

## *Branch Managers & Teller' Supervisors*

**5. Branch Banking!** *The benefits of “branch banking” were underscored time and again throughout hurricane season 2005.*

**Without a doubt, the most frequently mentioned lesson from Katrina is how valuable branch banking systems were when meeting the liquidity needs of victims, evacuees, and first responders!**



# Chief of Operations

## *Branch Managers & Teller' Supervisors*

6. **Establish reliable phone-trees** to keep everyone informed and reduce calls to and from one number or relying on one line for information.
7. Credit union employees should exchange cell and home phone numbers and **when possible carry a credit union directory of numbers/home addresses and a local telephone directory throughout the incident.**



# Chief of Operations

## *Branch Managers & Teller' Supervisors*

- 8. During Katrina credit unions offered shelter at offices** equipped with kitchens and open space for people to sleep. They also assisted those with generators to get fuel and ensure generators were properly located and safely used. Leagues helped locate fuel and other response and recovery resources. **A word of Caution...!**



# Chief of Operations

## *Branch Managers & Teller' Supervisors*

**9. Signage is important.** It should be simple, easy to read and upbeat. Print should be large enough to see from a distance and signs should be posted high enough so it can be seen over the shoulder of the person in front of you. Color code, design, and using shapes similar to road signs can help i.e. black on white rectangular for information, yellow triangle for warns, red octagon for STOP, etc. Review international signage guidelines.



# Chief of Operations

*Branch Managers & Teller' Supervisors*

10. Mainframe backup tapes should be tested with core processors and with the Fed and taken off site a safe distance and direction from impending danger.



# Chief of Operations

*Branch Managers & Teller' Supervisors*

**11. Credit unions used mobile units so they could move operations out of harms way, follow members during evacuations, and set up service areas near and in shelters where members congregated.**



## Mobile Unites – Caution!

- *Mobile units are more vulnerable to attacks by vandals and terrorists. If mobile units are an option you'd like to consider, they should be equipped with appropriate security and staffed by specially trained personnel. Contact your bonding company for assistance in setting up and operating a mobile unit.*



# Chief of Operations

## *Branch Managers & Teller' Supervisors*

12. **Keeping in touch with employees and members during and after a disaster should be a top priority.** Focus on facts and scheduled updates. For example, post hourly updates at a designated location in each shelter and update outgoing messages and answering machines!
- *Focusing on facts reduces fear and sends a message that someone is in control.*



# Chief of Planning

## *Contingency Planners & Risk Managers*

1. Planning Chiefs were trained in Incident Command and familiar with NIMS, local Fire Chiefs and Directors of Emergency Government
2. Disaster recovery, business continuation, contingency, event, and incident command plans were reviewed annually, tested, and approved by both the credit union CEO and Board of Directors.



# Chief of Planning

## *Contingency Planners & Risk Managers*

3. Credit unions indicated they conducted drills twice a year and involve all employees. Some conduct drills to include employees filling boxes with supplies they feel they'd need to provide member services for the next seven days.
4. Katrina taught us to plan for a longer period in a stand-alone environment. *The national standard is to plan for a minimum 72 hours standing alone until rescuers arrive*



# Chief of Planning

## *Contingency Planners & Risk Managers*

5. Trauma management training is a must! Members call with not only their credit union needs but personal and emotional needs. Credit unions need to be prepared to handle such calls if nothing more than knowing how to be good “non judgmental listeners.” *Refer to trauma management white papers.*



# Chief of Planning

## *Contingency Planners & Risk Managers*

6. Planning should follow a time line before, during, and after the disaster. For example, when hurricane was 200 miles off shore banks started to close. ICS planners need to write time period plans for during and after the incident. *Refer to ICS tutorials for plan writers.*



# Chief of Planning

*Contingency Planners & Risk Managers*

7. Credit unions need to plan for crises that last longer than a few days. A tsunami, earthquakes, hurricanes, tornados, wild fires, and pandemics could result in being out of your building for months.



# Chief of Planning

*Contingency Planners & Risk Managers*

- 8. Keeping in touch with employees, members and the general public during and after a disaster should be a top priority.**
- 9. Planners should design and maintain systems that provide employees and members with updates.***



# Chief of Planning

## *Contingency Planners & Risk Managers*

- 10. Focus on facts and schedule updates.** For example, plan to post hourly updates at a designated location in each shelter and update outgoing messages on answering machines, etc.
- *Scheduling briefings gives victims a sense of being in control.*



# Chief of Planning

## *Contingency Planners & Risk Managers*

**12. Planners need to know more about their staffs special needs both to do their job and to maintain their individual life style.** *For example, someone with dependents at home will not be able to work extended hours and someone on medication might have to tend to their own needs before responding to the credit unions personnel problems. **Cross training personnel should be part of every contingency plan.***



# Chief of Planning

## *Contingency Planners & Risk Managers*

13. When the power went out, generators were only used during business hours to save fuel. Plan writers should have guidelines both for safety and use of alternative power supplies. *Discuss medical triage guideline' changes at hospitals.*



# Chief of Planning

## *Contingency Planners & Risk Managers*

14. Credit Union Chapters Should Consider:
- Having mobile response units
  - Maintain an employment log of retired and experienced CU personnel
  - *Credit unions have to pre plan alternative chains of command and pre authorize first responders to act until relieved of their duties. Discuss change of command procedures.*



# Logistics

## *Real Estate Lending Personnel*

1. Logistic should first focus on setting up an EOC and staging areas followed by identifying appropriate solutions for “housing in place” sheltering, and evacuations. Note, evacuation routes and alternatives need to be planed well in advance taking into consideration population density, construction zones, available transports, *etc.* *Discuss concentration and disparage’ risks. Refer to tri-fold titled “Instructions for evacuees.”*



# Logistics

## *Real Estate Lending Personnel*

2. Credit unions provided hotel rooms and expense accounts near the credit union office for employees working overtime or having problems commuting to work.
- *Discuss use of zip code and postal codes for tracking and sheltering victims.*



# Logistics

## *Real Estate Lending Personnel*

- 3. Some credit unions set up beds at the office for security personnel and stocked kitchens so they didn't have to leave their post.**
  - *Using credit union facilities for shelter provided additional security while the power was out and electronic security systems and access controls were out of service.*



# Logistics

## *Real Estate Lending Personnel*

4. Credit union Logistics should have a plan to locate, transport, shelter, and feed personnel brought in during a crisis.
5. Credit unions have built relationships with sponsors, local schools, community organizations, churches, etc. which paved the way to share facilities during a crises.



# Logistics

## *Real Estate Lending Personnel*

6. During Katrina, credit unions using the same core processor worked together to get back up and running. The Logistics Chief should work with the Finance Chief to find the most efficient location for staging and recovery. This is usually as close as possible to the scene of the incident. This allows for the integration of critical functions and coordination of recovery processes and personnel.



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- Disasters bring out the best in those who help and the worst in those who'll prey on victims. *It's a time to cling to family, friends and known associates.*
- Katrina created a large pool of trusting, desperate, and vulnerable victims with potential access to a huge amount of money for repair or replacement of lost property. *It's a recipe for fraud and dishonesty*



# Chief of Finance

*Internal Auditors & Supervisory Committee*

**To discourage embezzlement, withholding donations, lapping deposits, etc. Finance should:**

- 1. Establish appropriate internal and audit controls over all financial operations,**
- 2. Issue and audit pre-numbered, duplicate cash receipt vouchers,**
- 3. Channel deposits through control accounts,**



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- 4. Separate and rotate critical functions such as posting to accounts, and**
- 5. Imbed internal auditors in Finance to spot-check verify transactions and accounting records. Imbedded auditors should report directly to the credit union's internal auditor or Supervisor Committee Chairman.**



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- 6. Credit union' chapters should promote public to private partnerships that discourage or detect disaster fraud.**
  - Distribute fraud prevention flyers**
  - Display fraud prevention posters**
  - Work with media to create awareness**
  - Work with law enforcement to control access to impacted area, etc.**



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

7. There are often many indicators of fraud and dishonesty but they go unnoticed until they come to the attention of someone trained to take action. Finance should create a reporting system that channels all fraud indicators to an internal auditor or the chairman of the credit union's Supervisory Committee.



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- Finance should post fraud reporting agency' hotlines on credit union web sites and in monthly news letters! For example:
  - **DHS Hurricane Katrina Relief Fraud Hotline** (*Operated by the Department of Defense OIG*) **To report Government Fraud or Public Corruptions call 1-866-720-5721 or Call the FBI's tip line, 10800-CALL-FBI (1-800-255-5324)**



# Chief of Finance

*Internal Auditors & Supervisory Committee*

## **Federal Emergency Management Agency (FEMA)**

If someone **mistakenly reported** damages on a claim, FEMA should be contacted immediately at 1-800-621-FEMA (3362). The claim can be corrected or withdrawn and the individual might avoid being prosecuted. **If you know of someone taking advantage of another's misfortune**, it should be reported via the FEMA' Fraud Hotline 1-800-323-8603.



# Chief of Finance

*Internal Auditors & Supervisory Committee*

**The Federal Trade Commission (FTC)  
For Charity Fraud, Emergency-Benefit  
Fraud, and other types of common fraud:**

Call the FTC's Consumer Response Center, toll free at  
1-877—FTC-HELP (1-800-382-4357)

**To Report Identity Theft,** Call FTC's 1-877-ID-  
Theft (1-877-483-4338) or file on-line at  
[www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/)



# Chief of Finance

*Internal Auditors & Supervisory Committee*

## **Internet Crime Complaint Center**

- *The internet crime complaint center is an alliance between the National White Collar Crime Center (NW3C) and the Federal Bureau of Investigation (FBI). If you believe you are a victim of an internet crime, file your complaint online at [www.ic3.gov](http://www.ic3.gov)*



# Chief of Finance

*Internal Auditors & Supervisory Committee*

## **National Insurance Crime Bureau (NICB)**

If you suspect insurance fraud or theft, speak up! *Call the NICB toll free Hotline... 1-800-TEL-NICB (1-800-835-6422).* Your call is free and can be ANONYMOUS.

**You could be eligible for a reward.**



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- To detect and discourage contractor/vendor fraud, Finance should:
  - Maintain a list of licensed, reputable contractors and vendors working in the area.  
*Discuss how these lists should be created, maintained, and communicated to members.*
  - **Conduct chapter training programs that alert members to scams in the area and how to report suspicious activities to authorities.**



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- Typical warning signs of contractor' fraud:
  - Pressure tactics,
  - Special pricing for contracts signed immediately
  - Required large cash deposits in advance
  - Discounts based on using construction as a model for future business
  - Statements like “with all the work out there I don't have time to argue”



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- Contractors credentials or references can't be verified,
- Contractor is not licensed,
- Homeowner is asked to sign a blank contract,
- Pressured to sign completion certificate before the job is done,
- Contract asks homeowner to obtain all permits



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- **Victims typically include:**
  - Home owners
  - Business owners
  - Individuals or groups solicited for help
  - Insurance companies
  - Government programs
  - Relief organizations
  - Etc., Etc., Etc.!



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- Natural disasters (hurricanes, tornadoes, earthquakes, fires, floods, tsunamis, etc.) and man-made disasters (terrorist attacks, gas explosions, etc.) can trigger fraudulent solicitations, government-benefit fraud, insurance claim fraud, contractor/vender fraud, price gouging, identity theft, forgery, extortion, embezzlement, money laundering, phishing and phony web sites.



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- Katrina Fraud Facts (According to the Government Accountability Office (GAO):
  - Up to 900,000 of 2.5 million aid registrants were duplicate or invalid applications.
  - Many registrants used social security numbers that were false, belonged to others, or belonged to deceased individuals.



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- According to the National Insurance Crime Bureau (NICB):
  - 10% or more of property/casualty claims are fraudulent
  - Insurance fraud in US alone is estimated at \$30 billion annually which equates to \$300 in higher premiums per household.

***Discuss partnership between public and private sectors before, during and after disasters in light of Katrina's 1.6 million claims and \$34.4 Billion in insurance losses.***



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- Price Gouging may not be illegal but it is unethical and an indication of intent on behalf of the supplier.
- ***Do not confuse the increase in prices based on supply and demand with price gouging. Finance, Planning and Logistics should work together on a strategy for managing increased extra expenses during a disaster.***



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- **Identity theft** occurs when someone's identity is stolen and used by criminals to transact business.
- **Phishing scam artists during Katrina** set up phony web sites similar to legitimate relief sites to capture confidential information or divert donated funds.

*Discussions: According to GAO five such sites were shut down but many others succeeded in defraud givers. **Phone scams were also used to lure givers into giving to bogus organizations.***



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- **In September 2005 US Attorney General Alberto R. Gonzales created the Hurricane Katrina Fraud Task Force in an effort to prevent, investigate, and prosecute disaster related federal crimes. *The task force include: The FBI, Federal Trade Commission, Postal Inspection Service, U.S. Secrete Service, Securities and Exchange Commission, US Attorney's Office, Office of Inspector General, and representatives of state and local law enforcement.***



# Chief of Finance

## *Internal Auditors & Supervisory Committee*

- The Hurricane Katrina Fraud Task Force focus is on:
  - Fraudulent charities,
  - Identity theft
  - government-benefit fraud
  - Government contract and procurement fraud and public corruption, and
  - Insurance fraud



# Chief of Finance

*Internal Auditors & Supervisory Committee*

- **The Association of Certified Fraud Examiners (ACFE) held a free anti-fraud training class in Louisiana for auditors and state employees. *Speaking as a ACFE – CFE (Certified Fraud Examiner) in good standing, I strongly recommend credit union internal auditors join their local ACFE chapter.***



# Proactive RM Partnerships at the Chapter or Regional Level

- ***RMLC Incident Command System Studies***
  - **Village and township is too small**
  - **At least county/chapter or tri-county/chapter**
  - **ICS template for Door, Dane, Pitkin Counties and Jamaica**
  - **Review the Jamaica ICS during Ivan**
  - **Discuss Veteran Resource Log-in Survey**
  - **Discuss Credit Union movement Log-in protocols**



# *Thank You!*

**Go to.. [www.RMLearningCenter.com](http://www.RMLearningCenter.com) to download a report on RM surveys, white papers on Katrina' best practices, and the instructions for first responders, victims, and evacuees we discussed during this summit!**

**Carroll Beach**, President, Credit Union Service Corporation

**Chris Maurer**, CEO, UNO Federal Credit Union

University of New Orleans, New Orleans, LA

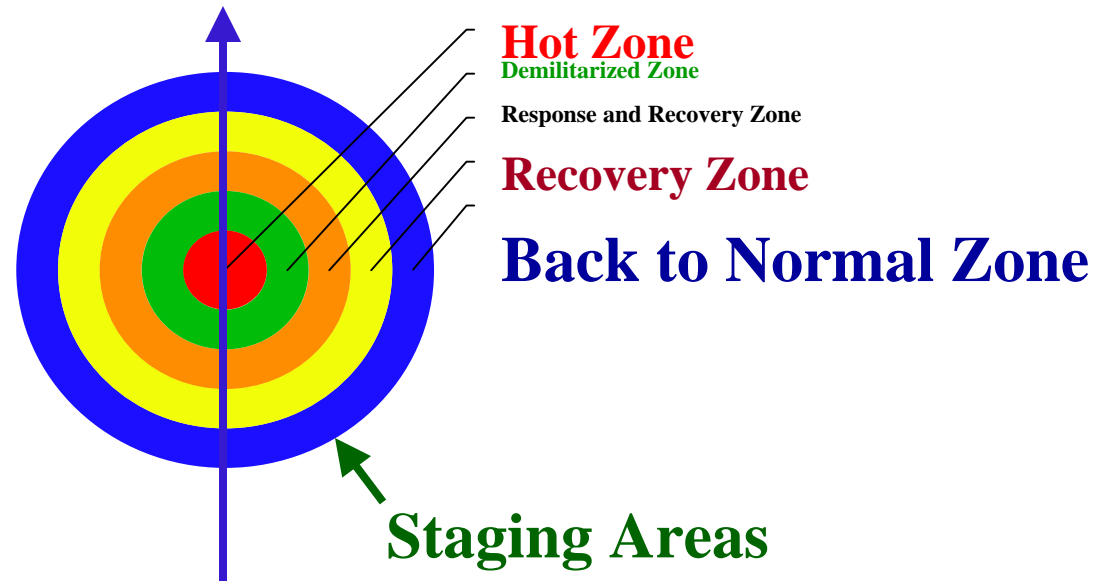
**Rich Woldt**, President, The Risk Management Learning Center



**“Our challenge in the future will be to better manage the large scale risks that can overwhelm a community and country!”** *Rich Woldt*

- **A place to assemble, inventory and dispatch response and recovery assets.**
- *May need several staging areas flexible enough to relocate.*
- **Staging Area Manager reports to Incident Commander or Operations Section Chief.**
- *The incident will determine the type, size and staging area design:*

Assets enter, are cleared, and inventoried at staging areas. Recovery personnel and resources all flow in one end and out the other!



*Staging area entry/exit, parking, security, access controls, etc.*



# **“Credit Unions Are Able to Predict the Affect Disasters Will Have on Their (FOM), Community and Chapter!”**

- **Credit unions monitor economic disparages...**  
between countries, communities, neighborhoods, and neighbors...East/West German 5-1, North/South Korea 13-1, Bourbon Street/?
- **Credit unions were able to predict the impact Katrina had on fidelity bond risks:**
  - Looting, Burglary, Robbery, Forgery, Embezzlement, Scams, Fires/Arson, Gang Reprisals, Murders, Extortion, Vandalism, Identity Theft, Insurance Fraud, etc.



# *Thank You!*

Go to.. [www.RMLearningCenter.com](http://www.RMLearningCenter.com) to download a report on RM surveys, white papers on Katrina' best practices, and the instructions for first responders, victims, and evacuees we discussed during this summit!

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