



CyberVAULT  
Services, Inc.

## Community Banks

CyberVAULT is unique in its recovery planning approach for Community Banks. CyberVAULT Services provides Community Banks with a Business Continuity Management and Contingency Planning process that is economical and usable.

Many community banks rely on successful audits to assure them that a successful recovery program is in place. However; passing an audit does not mean that a community bank is recoverable. Banking regulations and sound business practices require a usable, testable and comprehensive business recovery program.

Operating disruptions can occur with or without warning, and the results may be predictable or unknown. It is important that a bank's business operations are resilient and the effects of disruptions in service are minimized in order to maintain public trust and confidence.

Business continuity planning is the process whereby financial institutions ensure the maintenance or recovery of operations, including services to customers in the event of an unexpected disruption of services.

Reviewing a financial institution's BCP is an established part of examinations performed by the FFIEC and other regulatory agencies. However, new business practices, changes in technology, and increased terrorism concerns, have focused even greater attention on the need for effective business continuity planning and have altered the benchmarks of an effective plan.

CyberVAULT's recovery processes assist bank's to minimize financial loss to the institution; continue to serve customers and financial market participants; and mitigate the negative effects disruptions can have on an institution's strategic plans, reputation, operations, liquidity, credit quality, market position, and ability to remain in compliance with applicable laws and regulations.