



April 1, 2010

RE: InfobankWEB Emergency Procedures

Dear InfobankWEB customer:

Please find enclosed The Bankers Bank Emergency Procedures for InfobankWEB Service Disruption. While we have been supplying this information on an as-needed basis, in the future we will distribute this on an annual basis or after substantive changes.

If you have any additional questions or comments, please contact Malinda Rickel or Beth Humphries at 800-522-9220.

Thank you for your business!

Sincerely,

The Bankers Bank

EMERGENCY PROCEDURES INFOBANKWEB SERVICE DISRUPTION

Introduction

The Bankers Bank (TBB) provides banking services and communicates with its clients using a sophisticated telecommunications system. It is imperative for TBB to have procedures in place to handle situations where telecommunication capability is interrupted, and provide information to its customers on how to deal with outages and downtimes.

A variety of causes could result in a disruption in service--power and telephone outage, computer outage, or damage where we could not get access to our building. TBB has a business continuity plan and backup agreement so operations can be quickly restored at another location. We have a real-time backup system, and regularly test our backup capability. We conduct mock exercises to ensure our personnel are trained and ready to respond to any emergency.

As a part of our preparedness plan, the following procedures are recommended for you to follow should a disruption in service occur.

Disruption in Services

Event	Action
If you encounter an InfobankWEB service disruption and cannot get access to InfobankWEB on your computer	<ul style="list-style-type: none">• Call 405-848-8877, 866-778-6863 or 800-522-9220• Our service personnel will respond to your problem
If you encounter an InfobankWEB service disruption and cannot get a telephone call to go through but you have Internet access	<ul style="list-style-type: none">• Send an email stating your problem• If we are experiencing telephone problems and are unable to receive the call, we will post a new message on our telephone message system with any pertinent information or we will have the calls forwarded to our alternate site.• Check TBB Web site (www.thebankersbank.com) for posting of emergency messages. As soon as we are aware of an emergency, we will get a message posted on the Web site with information you will need.• If we have declared a disaster, our Calling Officers will activate their portion of our contingency plan and begin contacting each of our client banks.• We will reestablish email capability in order to

	<p>communicate with you.</p> <ul style="list-style-type: none"> • Continue to transmit your work • Send an email stating your problem or concern <p>NOTE: If you are aware that TBB has incurred a disaster, please limit email so that we can concentrate on reestablishing service.</p> <ul style="list-style-type: none"> • If we are experiencing telecommunication problems and are unable to receive the call, we will post a new telephone message on our telephone system or we will have the calls forwarded to our alternate site. • If you do not get the telephone answering system, check TBB Web site for posting of emergency messages. As soon as we are aware of an emergency, we will get a message posted on the site with information you will need. • If we have declared a disaster, our Calling Officers will activate their portion of our contingency plan and begin contacting each of our client banks.
If InfobankWEB service is working but you cannot contact TBB via telephone	<ul style="list-style-type: none"> • The Bankers Bank will follow the emergency procedures issued by the Federal Reserve Bank which are available online at: www.frb services.org/BizContinuity/NatAcct.html • TBB will keep you informed about any delays and status of the recovery on its Web site, www.thebankersbank.com as information becomes available.
If the Federal Reserve Bank incurs a service interruption	<ul style="list-style-type: none"> • The Bankers Bank will follow the emergency procedures issued by the Federal Reserve Bank which are available online at: www.frb services.org/BizContinuity/NatAcct.html • TBB will keep you informed about any delays and status of the recovery on its Web site, www.thebankersbank.com as information becomes available.
ACH Processing	<ul style="list-style-type: none"> • TBB will notify you via its Web site of any temporary Federal Reserve restriction on the amount of coin and currency your bank can order. • If you are unable to contact TBB, contact your contracted courier. • Order to meet your critical needs only • Retain and/or reuse your excess currency (fit and unfit) • Contact other correspondent banks or depository
Restrictions on Coin and Currency orders	<ul style="list-style-type: none"> • TBB will notify you via its Web site of any temporary Federal Reserve restriction on the amount of coin and currency your bank can order. • If you are unable to contact TBB, contact your contracted courier. • Order to meet your critical needs only • Retain and/or reuse your excess currency (fit and unfit) • Contact other correspondent banks or depository

	<p>institutions in your area.</p> <ul style="list-style-type: none"> • TBB will notify you when normal ordering and delivery methods can be resumed.
The Bankers Bank relocates to alternate location	<ul style="list-style-type: none"> • The first alternate site for operations is: the Oklahoma Bankers Association, Oklahoma City. • Telephone service will be rerouted to our alternate site within 24 hours, so our telephone number will be the same. • The Calling Officers and other personnel will notify you about relocation and any changes in mail delivery or courier routes.
Delays when service is being restored	<ul style="list-style-type: none"> • When service begins to be restored, you should expect some delays. • Contact TBB at 405-848-8877, 866-778-6863 or 800-522-9220 if you suspect the delays are abnormal.
After service is restored	<ul style="list-style-type: none"> • After service is restored and transactions are processed, take particular care in balancing/confirming them. Notify TBB immediately if any errors are noted or if you have questions. • Retain records of transactions processed on the day(s) of the outage for comparison. If discrepancies are noted, contact TBB immediately.

Every attempt will be made to restore services as quickly as possible; however, it is important to remember that it is your responsibility to have a contingency plan, estimate balances, and be able to conduct business accordingly. You should have emergency procedures to maintain working documents throughout the recovery process to ensure the transactions are accurate.

If you have any questions about these procedures, please contact Malinda Rickel at 405-848-8877 or 866-778-6863.