



## Magnolia Federal Credit Union Survives Hurricane Katrina with a Little Help from Open Solutions COWWW Software

One would think that being located more than 100 miles inland from the Gulf coast would be fairly safe from the brunt of a late-summer hurricane. As we all know, however, Hurricane Katrina was no ordinary storm. Even 200 miles inland from Mississippi's gulf coast, many businesses, homes and lives were greatly impacted by widespread power outages, storm damage and lack of water. But thanks to some innovative thinking and cutting-edge technology, there was one institution ready to help its members within 48 hours.

Just 160 miles inland in the town of Jackson, Miss., Magnolia Federal Credit Union's dedicated management staff showed up for work the day after Katrina struck. Without electricity, the \$77 million credit union's executives convened in the dark with their flashlights to survey the damage and then strategize about how they could assist their more than 10,000 members in need.

"We were sitting in the dark with our flashlights discussing how to meet our members needs in the wake of this disaster," states Gigi Williams, vice president of Finance for Magnolia FCU. "Since the stores in town were cash only, people needed money to survive. There was definitely some urgency on our part to help."

The few businesses in Jackson that were open only accepted cash. Because of the vast power and communication outages,

credit and debit cards were useless. Somehow the credit union had to get cash to its members. The challenge for Magnolia was to validate and track member withdrawals, but without power to its system, this seemed impossible to do.

During the meeting, they discovered that one member of the management team had power at her house. It was suggested that the credit union move operations to her house. That idea was soon dropped because of the complexities involved. It would take too much time and labor to launch it again to handle the immediate member needs.

Another option discussed was taking the credit union's backup tapes to a disaster recovery site. With the airport closed and gas stations without power, however, this plan didn't seem feasible either. But there was another option: The credit union possessed an easier piece of technology that it could dismantle and fire up again. It could take down the Open Solutions COWWW server, which housed the same member data, and re-launch it with much less effort.

Magnolia's management moved forward, taking down the Open Solutions server and sending it home with Williams. With guidance from Open Solutions COWWW's support personnel via cell phones, Williams started up the Open Solutions server just by changing a few settings. Now the credit union could implement its

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plan to provide members with cash the very next day while verifying memberships and maintaining records of who made transactions.

Once the server was reconfigured and running again, Williams was able to retrieve the most recent member trial balance report. She printed two copies, one for each branch that was ready for opening the next day.

Magnolia's two branches, still without power, opened for business. Members patiently waited outside while two or three at a time were escorted with flashlights through the credit union's darkened offices to retrieve funds from their accounts. The credit union staff was then able to verify and track the withdrawals through valid member account numbers, thanks to the records retrieved from the Open Solutions COWWW server.

"I'm not sure what we would've done if not for Open Solutions COWWW," admits Williams. "I am positive that we wouldn't have been able to open the next day and get cash to our members. Our members and the credit union are very thankful."



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MagnoliaFCU 021207