Vince Lombardi once said, "It's not whether you get knocked down, it's whether you get back up." If you are into Pop music, the band Chumbawamba had a hit song with the famous lyric, "I get knocked down, but I get up again…You're never going to keep me down!" Both of these apply to our culture at Gale Credit Union!

The recent data center failure certainly knocked us down a bit along with over 300 other financial institutions across the country. The failure limited our ability to service our Members with the Amazing Member Service that we expect. For this, we sincerely apologize for the inconvenience it caused.

What happened? Our main CORE processor who serves 300+ credit unions across the country utilizes space inside a data center a couple states away. The data center facility suffered a catastrophic cooling system failure allowing inside temperatures to rapidly rise to very high temperatures that caused significant heat damage to server/communications equipment. Temperatures, we understand, rose faster than failover systems could validate and transfer to alternate data center systems.

This created the immediate need to replace critical mechanical equipment and then rebuild the system. Once this was done, Gale CU staff with our CORE processor began critical and very thorough validation of all Member data and transactions to ensure nothing was lost or corrupted at the failure point. Great news…there were no lost transactions or data and once validated, we were functioning again. Or, shall we say, we got back up 'cause you will never keep us down!!!

This was not a data breach – it was a mechanical failure. The failure was totally out of the control of Gale Credit Union, the other 300+ credit unions, and the CORE vendor.

What is a data center?

A data center is a physical facility or building that houses a centralized collection of computers, servers, and network equipment to store, process, and share digital data and applications. Near 100% of all financial institutions (and most every larger business in the country) utilizes a data center somewhere due to the advanced infrastructure and high security which maintains the systems.

Data centers utilize immense power and water from already strained systems (in some locations) to operate. Power failures and cooling systems are the leading causes of outages. Unfortunately, it is the world we live in right now.

Member Communications.

Communications to our Members in these situations is a bit difficult. First, we must discover what happened so that we are not dispelling incorrect information. When this happened a couple states away, totally out of our control, it took a bit of time to get the report from the data center provider relayed through their customer, our CORE processor. Second, USPS mail is unable to deliver updates, so we must resort to electronic communications. Unfortunately, not everyone is signed up for our email or alerts and many others do not read them anyway – we did deliver them though. Our website, well, we posted alerts, but you only see that when you go to the website. Phone calls to Members, well with near 5,000 Members, that was not feasible – however, we continued to field all phone calls into us and explained the situation. And of course, those who came to pay us a visit received the crisis version of our Amazing Member Service in person. We encourage you to subscribe to our email alerts and notices.

Gale Credit Union Staff continues to perform better than most all others!

There are no words to sufficiently express how amazing the Gale Credit Union Staff performed to help our Members through this very difficult time. They are well trained, very knowledgeable, and all around amazing people who really do care about our Members. They are also led by some amazing branch and department leaders who made correct decisions on what to do and how to do it. Their actions resulted in our recovery much faster than most all of the affected credit unions in our local region.

You see, Gale Credit Union is well known by our CORE processor as being one of the very best operators as a credit union. Their annual conference was scheduled in the days following this incident and they had asked me to speak about our success at the conference. So, I was on a plane to Denver for the speaking engagement when the conference was postponed. I became stranded for a couple days leaving the credit union in the hands of our branch leaders and the wonderful staff.

I am so very proud to write this article to tell the world how amazing they really are in everything they do for our Members!

With Extreme Gratitude,
Randy McElwee, President/CEO

Absolutely wonderful, understanding Members!

Upon my return Monday morning, after we had recovered, most of my day was spent fielding Member compliments about my staff and how well they responded to this crisis. Story after story, praise after praise for the efforts the staff took to try to help during an impossible situation.

Absolutely, Members had cause to be upset when normal systems are not working as intended. However, nearly all of our Members understood that it was out of our control and understand that we live in a different world of technology and the risks that come with it. I personally, on behalf of my staff, want to thank all those wonderful Members who were understanding, supportive, and polite during our recovery. Hats off to you wonderful Members.

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