

A Better Answer's Continuity and Contingency Plan

Coronavirus (COVID-19) 2020

ABA CLIENTS

As a courtesy, we want to inform ABA clients of our plans to address the possibility of a business disruption that potentially results from power outages, natural disasters, pandemic or other events. ABA has a comprehensive business continuity program in place which is reviewed, updated and tested on a regular basis. This plan provides for continuation of client service within minutes in most cases.

Here are a a few examples of what might occur if ABA were to experience a business disruption of varying magnitude:

- If one of our call center locations became unavailable for any reason, calls would be immediately re-routed to our other service centers in Texas.
- If ABA experienced a power outage in a particular region or business district, telephone
 and electronic communications would be immediately seamlessly re-routed to alternate
 locations for the duration of the outage.
- In the event of a public health crisis resulting in a high rate of employee absenteeism, ABA
 would focus available personnel on critical business functions that directly support client
 needs. Additionally, ABA would enact our workforce continuity plan which includes social
 distancing and other policies to limit exposure.
- Comprehensive plans are maintained to facilitate timely restoration of account services in the unlikely event of a technology disruption. These plans are tested regularly to ensure their viability.

While no contingency plan can eliminate all risk of service interruption or temporarily impeded account access, ABA continually assess and update our plans to mitigate all reasonable risk. ABA thanks you for your continuing patronage and strong relationship.