

SANITIZED SAMPLE

Institution and individual identifiers removed. Vendor and platform names retained, because they are what make the record legible. Every value below is unaltered.

Loan Servicing

Business Function Detail · extract, three of eleven functions shown

Credit Bureau Maintenance

CRITICAL LEVEL	Level 1	RTO / RPO / MTD (hrs)	24 / 24 / 48
PII DISCLOSURE IMPACT	High	LAST REVIEWED	09/06/2026

Business impacts Financial: Low · Reputation: High · Legal/Regulatory: High · Operational: Medium

Description Provides access to customer, account, and integrated credit bureau information within the SilverLake Core banking environment. Used to review, verify, and research customer data in support of lending, servicing, collections, and customer service activities.

INTERDEPENDENCIES

Resource	Contingency Strategy	Contingency Details	RTO	Gap
Silverlake Explorer	Partially complete and hold	If SilverLake Explorer is unavailable, hold routine credit bureau maintenance until access is restored. For urgent requests, use available SilverLake core records, previously generated credit reports, TransUnion records, or approved internal documentation to research the discrepancy.	24	0
Network/Internet	Relocate to remote office	Internet connection and VPN required for remote access.	4	20
TransUnion	Partially complete and hold	If TransUnion is unavailable, complete all research, documentation, and account review activities that do not require direct access to TransUnion data. Record pending updates, disputes, corrections, or verification requests and place them in a hold status.	24	0
Adobe Acrobat Pro	Alternate provider	If Adobe Acrobat Pro is unavailable, users may utilize browser-based PDF functionality, Microsoft Print to PDF, Microsoft Word PDF export, or other approved PDF tools.	24	0

Loan Chargeoffs

CRITICAL LEVEL	Level 2	RTO / RPO / MTD (hrs)	72 / 24 / 120
PII DISCLOSURE IMPACT	High	LAST REVIEWED	09/06/2026

Business impacts Financial: Low · Reputation: Low · Legal/Regulatory: Medium · Operational: Low

Description Processing approved loan charge-offs received from Credit Administration, updating the core system, recording accounting impacts, and ensuring regulatory and reporting requirements are met.

INTERDEPENDENCIES

Resource	Contingency Strategy	Contingency Details	RTO	Gap
Network/Internet	Relocate to remote office	Internet connection and VPN required for remote access.	4	68
MS Office	Use manual process	If Microsoft Office is unavailable, use approved alternative applications or manually document charge-off information.	4	68

Resource	Contingency Strategy	Contingency Details	RTO	Gap
Silverlake Core	Suspend activity until resource restored	If SilverLake Core is unavailable, suspend charge-off processing activities that require account updates, transaction posting, or balance adjustments. Maintain approved charge-off lists and supporting documentation in a pending status.	12	60
Synergy	Partially complete and hold	Continue reviewing approved charge-off requests and gathering supporting information. Document pending transactions and maintain a tracking log of charge-offs awaiting processing. Complete all required updates and reconciliations when Synergy becomes available.	24	48
Adobe Acrobat Pro	Partially complete and hold	Continue reviewing approved charge-off requests and gathering supporting information. Document pending transactions and maintain a tracking log of charge-offs awaiting processing. Complete all required updates and reconciliations when Synergy becomes available.	24	48

Provide branch support for loan accounts

CRITICAL LEVEL	Level 2	RTO / RPO / MTD (hrs)	24 / 24 / 48
PII DISCLOSURE IMPACT	High	LAST REVIEWED	09/06/2026

Business impacts Financial: Low · Reputation: Medium · Legal/Regulatory: Low · Operational: Medium

Description Provides support to branch personnel regarding loan account inquiries, maintenance requests, transaction research, payment issues, account corrections, customer servicing questions, and resolution of loan-related exceptions.

INTERDEPENDENCIES

Resource	Contingency Strategy	Contingency Details	RTO	Gap
Network/Internet	Relocate to remote office	If SilverLake Core is unavailable, continue receiving and documenting branch inquiries, researching available information from alternate sources, and providing guidance on issues that do not require direct system access.	4	20
Silverlake Core	Partially complete and hold	If SilverLake Core is unavailable, continue receiving, documenting, prioritizing, and researching branch inquiries using available documentation and alternate resources.	12	12
Synergy	Partially complete and hold	If Synergy is unavailable, continue responding to branch inquiries using available systems and documentation.	24	0
MS Teams	Alternate provider	If Microsoft Teams is unavailable, communicate with branch personnel using approved alternate methods such as telephone, email, or other authorized communication channels.	24	0