



How One Credit Union Stayed Open After a Devastating Tornado and Emerged as a Pillar for Their Community

When a powerful EF3 tornado touched down in central Missouri, entire communities were left without power, cell service, or access to essential services. Among the buildings hit was a credit union branch serving thousands of local members. Despite the destruction, the credit union didn't just survive the storm — it stayed open, fully operational, and became a vital source of stability for its members and neighbors.

The Challenge: A Tornado Strike and Widespread Outages

The tornado struck just after business hours, damaging the branch's roof, shattering windows, and severing access to the local power grid. In the days that followed, utility crews worked around the clock, but power and connectivity remained unreliable across the region. With roads blocked and other businesses shuttered, residents had few places to turn for financial services, internet access, or even basic supplies.

From a compliance standpoint, the pressure was on. Maintaining secure access to member data, protecting sensitive financial systems, and ensuring operational transparency were non-negotiable — even amid chaos. But for this credit union, regulatory obligations weren't the only concern. The team was determined to live out their mission: putting people over profit and supporting the community through every season.

The Solution: A Fully Custom Mobile Recovery Unit from Agility

Within 48 hours, Agility Recovery deployed a mobile branch unit to the credit union's parking lot. Pre-equipped with backup power, satellite internet, fuel reserves, and security features, the mobile recovery unit was ready to serve. But what made the difference was its custom configuration, designed specifically with the branch's operations and people in mind.

The mobile unit included:

- Dual drive-through windows to match the original branch setup
- Interior teller stations for walk-up service
- A private office space for member consultations
- A staff breakroom to ensure comfort and continuity for employees



“This wasn’t just a trailer — it was a fully functioning branch,” said the branch manager. “Our members didn’t have to drive 30 miles to another location or wait days to access their money. We were able to keep serving them immediately, without compromising security or compliance.”

With satellite connectivity and backup generators fueled and maintained by Agility, employees had continuous access to internal systems and member data. This allowed the credit union to meet regulatory requirements while keeping service uninterrupted.

The Results: Continuity, Trust, and a Beacon for the Community

While other financial institutions remained closed for days or even weeks, this credit union stayed open — and went above and beyond. In partnership with local relief organizations, the branch handed out bottled water, charging banks, and hot meals from the mobile unit. Word spread quickly, and members lined up not only for financial services but also for help meeting their basic needs.

“I was shocked they were open,” said one longtime member. “Everyone else was closed, but my credit union was right here — they even helped my neighbor get her first debit card replaced so she could buy groceries.”

Their resilience didn’t go unnoticed. Local media outlets took interest in the story, highlighting the credit union’s rapid recovery and its efforts to support the community. The branch manager was interviewed on-air about how they maintained operations and became a reliable resource when it mattered most — a moment that elevated the credit union’s reputation both locally and across the region.

By staying operational, the credit union also avoided compliance gaps and maintained uninterrupted member services, helping preserve trust and reputation in a moment that mattered most. For the employees, the mobile branch setup meant they didn’t have to relocate to a different branch or work from home under difficult conditions — they had everything they needed onsite.

In the weeks that followed, cleanup crews repaired the permanent branch. But the impression left on members — and the broader community — will last far longer.

Looking to strengthen your credit union’s continuity plan? [Learn how mobile recovery solutions](#) can help your branch serve members and your community — even after disaster strikes.