

The purpose of this document is to provide a general overview of the Business Continuity Program (BCP) for Online Brokerage Services, Inc. A BCP is an FINRA required program designed to help ensure that we can continue to do business if we experience an unplanned business interruption such as a loss of a utility service, a building evacuation, or a catastrophic event.

Recovery Strategies

In general, our technology systems are located in multiple sites, to include our clearing firms and a professional website hosting service. Each of our primary partners has several locations located throughout the United States. This design allows us to quickly bring another facility online in the event one of our primary locations experiences a disruption in service. In the event of a disaster that prohibits us from accessing our primary facility alternate phone numbers will be provided to clients directing them where to call for account services, this information would generally be provided via our website and as a forwarding call on our primary phone system.

In the event of a business interruption of any kind, we have plans and teams in place to address the immediate response to the incident, the management of the situation from the time of the incident until the matter is resolved, and a business unit and information technology recovery plan. For each of these teams, we have plans to address incidents when one of our worksites (including the technology housed at that worksite) becomes unavailable for some reason, as well as when a technology or other service provider stops working for some reason. Whatever the event, our BCP is designed to enable us to be back in operation within 24 hours or less.

All reasonable attempts to be back in operation within the stated 24 hour timeframe will be pursued. However, certain assumptions have been made in the creation of our BCP such as the locations we have identified as "pre-designated alternative sites" are available, that we have sufficient personnel, and that external organizations, such as government agencies and market systems are operational. If any of these assumptions is in error, our business could be disrupted beyond the planned timeframe.

Plan Testing and Updating

At a minimum our BCP is reviewed, by the Board of Directors and appropriate personnel, updated, and tested annually. Periodic updates may also be required as business processes, technology, or staff change. We will continue to post general and updated information about our BCP on our Web site. You may request a BCP plan summary by submitting a written request to: Online Brokerage Services, Inc. 10200 Waterville St. Whitehouse, Ohio 43571.