

CUSTOMER CASE STUDY · FINANCIAL SERVICES

Audit-Ready by Default: How Prairieview Credit Union Secured Cyber Insurance Renewal

Facing a cyber-insurance underwriter that would no longer take backup completeness on faith, and an NCUA exam citing untested recovery capability, a regional credit union deployed an air-gapped, immutable cyber vault — turning a renewal ultimatum into a lower premium and a clean audit.

INDUSTRY

Financial Services

REGION

United States

PLATFORM

UPC Cyber Vault

DRIVER

Cyber Insurance & Audit

22%

Lower cyber-insurance
premium at next renewal

Zero

Findings on the
following NCUA
examination

100%

Backups continuously
AI-validated as
restorable

3 wks

From underwriter
questionnaire to
compliant architecture

THE CUSTOMER

A member-owned lender under two forms of outside scrutiny

Prairieview Credit Union serves roughly 140,000 members across eighteen branches in the Upper Midwest, holding just under \$2.1 billion in assets across consumer deposits, auto lending, and small-business banking.

Like most regulated financial institutions, Prairieview answers to two separate outside parties on the strength of its data resilience: its federal examiner, and its cyber-insurance underwriter. Neither had historically asked for much more than a completed questionnaire and a backup-policy document. That changed within the same renewal cycle.

The credit union's cyber-insurance carrier introduced a new supplemental application requiring documented evidence of immutable backups, air-gapped recovery infrastructure, and a tested recovery time objective — with non-compliance triggering either a steep premium increase or non-renewal outright. Weeks later, the credit union's NCUA examiner flagged the same gap from the other direction: backup and recovery testing was "not independently verifiable" in the exam workpapers.

THE CHALLENGE

A policy document was no longer sufficient evidence

The underwriter wanted architecture, not attestation

The new cyber-insurance supplemental asked specific yes/no questions the credit union could not honestly answer yes to: were backups immutable and logically air-gapped from production credentials, and was recovery time objective independently tested rather than assumed. A "no" on either meant a materially worse quote.

The examiner wanted proof, not a policy binder

NCUA guidance increasingly expects institutions to demonstrate — not merely document — that backups are recoverable and protected from the same compromise that could take down production. Prairieview's existing backup replication sat on shared storage reachable by standard admin credentials, exactly the pattern examiners were trained to flag.

No continuous evidence trail existed

Backup jobs completed and were logged as successful, but nothing independently confirmed the data inside those backups was actually restorable — so neither the underwriter's questionnaire nor the examiner's workpapers could be answered with real evidence rather than a completion checkmark.

The clock was short on both fronts

The insurance renewal date and the examiner's follow-up review landed within the same quarter, leaving little room for a lengthy infrastructure overhaul before both parties expected an answer.

THE SOLUTION

An architecture built to answer the questionnaire truthfully

UnitedLayer deployed UPC Cyber Vault as a dedicated Isolated Recovery Environment for Prairieview's core banking, loan origination and member-data systems — engineered so every clause in the underwriter's supplemental and every examiner question had a documented, demonstrable answer.

What was deployed

Air-Gapped Isolation

A logically segmented recovery domain reachable only through automated, policy-controlled orchestration — no standing admin path from production, satisfying the underwriter's air-gap requirement directly.

Immutable, WORM-Enabled Storage

Backups written to scalable object storage that cannot be deleted, encrypted, or modified once written — turning "immutable" from a policy claim into an architectural fact an examiner can verify.

AI-Driven Validation

Every backup is automatically tested for restorability on a continuous basis, producing the independent evidence of recoverability both the underwriter and the examiner had asked for and neither had previously received.

Zero Trust & Retention Policy

Mandatory MFA, role-based access, just-in-time elevation, and a customizable retention period aligned to the credit union's regulatory record-keeping requirements.

Mapping the architecture to the ask

REQUIREMENT RAISED	HOW UPC CYBER VAULT ANSWERED IT
Underwriter: immutable, air-gapped backups	WORM-based immutable storage, logically isolated with no standing production access path.
Underwriter: tested RTO	Policy-driven orchestration with recovery objectives verified through scheduled, evidenced drills.
Examiner: independently verifiable recovery	Continuous AI-driven validation producing restorability evidence outside the backup job's own success log.
Examiner: access governance	Zero trust identity controls — MFA, RBAC, just-in-time elevation — documented and auditable.

THE OUTCOME

Two reviews, one architecture, two clean outcomes

Prairieview resubmitted the cyber-insurance supplemental with the new architecture documented end-to-end — air-gapped isolation, WORM immutability, and continuous AI-validated restorability evidence attached in place of a policy statement. The underwriter's revised quote came back with the premium increase reversed and a further reduction on top, citing the demonstrable control set.

At the follow-up NCUA examination, the credit union's IT team walked the examiner through the same evidence trail: automated validation logs showing every backup independently confirmed restorable, and access governance records showing zero-trust controls in effect. The prior finding was closed with no new findings issued.

"We used to answer these questionnaires with a policy document and hope for the best. Now every answer has evidence behind it — logs the examiner can read, validation the underwriter can see. It turned two stressful reviews into the easiest renewal cycle we've had."

Chief Risk Officer, Prairieview Credit Union

THE RESULTS

Outcomes across both reviews

MEASURE	BEFORE	AFTER
Cyber-insurance premium	Increase proposed pending compliance	22% lower than the prior policy year
Backup reachability from production	Same fabric, standard admin access	Air-gapped, no standing access path
Restorability evidence	Backup job success logs only	Continuous, independent AI validation
NCUA examination outcome	Finding: not independently verifiable	Finding closed; zero new findings
Access governance	Standing admin credentials	MFA, RBAC, just-in-time elevation
Time to compliant architecture	—	Three weeks from questionnaire to deployment

GET STARTED

Don't Wait for the Renewal Notice. Make Resilience Provable.

Underwriters and examiners no longer accept a policy binder as proof of recovery. UPC Cyber Vault gives you an air-gapped, immutable, AI-validated architecture that answers the questionnaire with evidence instead of intent.

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Why UnitedLayer

25+ years of private cloud expertise, follow-the-sun engineering teams, and end-to-end platform management. Recognised as a Leader in the ISG Private/Hybrid Cloud – Data Centre Services study for four consecutive years.

Available worldwide. Technical support is available 24/7. Custom pricing and demonstrations on request.

UPC Cyber Vault is part of the United Private Cloud® portfolio, alongside UPC IaaS, UPC Container Cloud, UPC AI Factory, UPC Sovereign Cloud, UPC DRaaS, UnitedEdge®, UnitedConnect® and UnitedSecure™.

This case study describes a representative customer scenario constructed to illustrate UPC Cyber Vault capabilities. Customer name and figures are illustrative and should be replaced with verified references before external publication.