



MISSOURI CREDIT UNION ASSOCIATION

December 13, 2013

Information Technology Laboratory
Attn: Adam Sedgewick
National Institute of Standards and Technology (NIST)
100 Bureau Drive, Stop 8930
Gaithersburg, MD 20899
csfcomments@nist.gov

RE: Don Cohenour – Preliminary Cybersecurity Framework Comments

Dear Mr. Sedgewick:

On behalf of the 1.3 million credit union members, the Missouri Credit Union Association (MCUA) appreciates the opportunity to comment regarding the National Institute of Standards and Technology's (NIST's) request for comment on its preliminary "critical infrastructure" cybersecurity framework.

MCUA supports NIST's goals to develop a "critical infrastructure" cybersecurity framework. The framework should recognize existing, robust data security requirements and standards that apply to financial institutions. As NIST proceeds with finalizing and implementing the framework, we urge NIST to coordinate closely with all financial regulators, including the National Credit Union Administration (NCUA), to ensure the framework is consistent with, and does not expand the scope of, existing rules and regulations. We also urge additional coordination between the public and private sectors on cybersecurity. The existing cybersecurity framework for the financial services sector is risk-based and dynamic. It was designed to address a wide range of existing and emerging cybersecurity risks, often in a collaborative way.

As NIST continues to coordinate with private and public stakeholders, it should focus on maximizing the ability of the federal government to address communications and other gaps that undermine the ability of sectors such as financial institutions to protect themselves. NIST should make it a priority to ensure that its framework is consistent with existing legal authorities and does not impose any new requirements on financial institutions, which are already overwhelmed by current compliance burdens. NIST should coordinate with regulators and stakeholders to ensure that any voluntary "critical infrastructure" initiatives remain voluntary, and do not result in additional requirements on entities such as credit unions.

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The preliminary framework lists a very detailed and potentially prescriptive set of steps regarding privacy and civil liberties.

The framework should not expand the scope of privacy and civil liberties beyond “critical infrastructure” cybersecurity activities, which could cause potential conflicts with existing laws, regulations, and other rules that currently apply to financial institutions.

NIST should limit the scope of the proposed steps associated with business confidentiality, individual privacy, and civil liberties to be applicable only within the context of “critical infrastructure” cybersecurity. In addition, NIST should ensure the framework is fully consistent with existing rules that apply to financial institutions for these areas.

The Federal Financial Institutions Examination Council (FFIEC) already sets risk-based standards for financial institutions, including credit unions, regarding their information systems and minimum control requirements, as well as a layered approach to managing information risks. A risk-based approach provides the financial sector with effective, flexible methods to manage existing and novel cyber threats, and supports NIST’s goals for a prioritized, flexible, and cost-effective approach. In addition, a risk-based approach should account for the entity’s complexity, size, and data use.

As always, we appreciate the opportunity to respond to this issue. We will be happy to respond to any questions regarding these comments.

Sincerely,



Don Cohenour
President

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