

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Phase Out of 3G Cellular Networks Sets Off Alarm for Potential Updates

Mobile carriers are shutting down their 3G networks, which rely on older technology, to make room for more advanced network services, including 5G. As a result, it is important to ensure your credit union alarm systems and networks that contain a cellular component are upgraded so your service and protection are not disrupted. Failure to do so may result in a signal not being received by the central monitoring station and delaying the dispatching of first responders.

Details

The phasing out or “sunsetting” of 3G technologies by wireless network carriers is a result of resolving issues related to slow speeds and limited bandwidth. This of course will have a major impact for anyone with a cellular phone with 3G technology; however, **alarm systems, smoke detectors, and security cameras** with a cellular component consisting of 3G technology will also be affected. This could cause a delay and affect your ability to protect your employees and physical assets.

When is it happening?

Most of the major wireless network carriers will be sunsetting 3G technology and in some instances 4G technology as some point during 2022. In some instances, alarm companies may have already reached out to you about this issue with a plan to update their system.

Plans and timing to phase out 3G services will vary by company. Consult your mobile provider's website for the most up-to-date information.

- [AT&T](#) announced that it will finish shutting down its 3G network by February 2022.
- [Verizon](#) announced that will finish shutting down its 3G network by December 31, 2022.
- [T-Mobile](#) announced that it will finish shutting down Sprint's 3G CDMA network by March 31, 2022, and Sprint's 4G LTE network by June 30, 2022. It also announced it will shut down T-Mobile's 3G UMTS network by July 1, 2022 but has not yet announced a shutdown date for its 2G network.

If your mobile carrier is not listed, you may still be affected as many carriers, utilize AT&T's, Verizon's, and T-Mobile's networks. Note: These are dates for completing the shutdowns. Carriers may begin retiring parts of their networks sooner.

The 3G phase out may require an upgrade to a newer device to ensure that you can stay connected or in some cases, only a software updated is required. Contact your service provider to confirm how your devices connect and whether it may be impacted with the phase out.

Date: January 20, 2022

Risk Category: Cellular Alarms; Physical Security; Operations

States: All

Share with:

- Branch Operations
- Executive Management
- IT
- Risk Manager



Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

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Risk Mitigation

Credit unions should:

- Confirm with your wireless network carrier and/or your alarm company which cellular technology is being utilized for any of your systems.
- Understand how the 3G shutdown will impact non-cellular devices and other devices and systems that are not mobile phones on your network.
- Upgrade your technology and/or software, if necessary. Make any adjustments necessary to ensure there will be not a disruption to any of your services relying on cellular systems as advised by your wireless network carrier and alarm company.

Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](#) for exclusive risk and compliance resources and RISK Alerts (User ID and Password required).



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- [Loss Prevention Library](#) for resources & checklists
- [Webinars and Education](#)
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The Protection Resource Center requires a User ID and Password.

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