

Diversified Credit Union
Electronic Statement Disclosure

Thank you for choosing e-Statements through MyKeptdata service. Please provide us with any changes in your e-mail address in the future. You can do this on the MyKeptData (e-Statement The Vault) site or by contacting us. You may contact us in person, by writing us, or by calling us (612) 321 4964.

You can choose a personal password of 4 to 10 digits. Your password can be composed of a combination of numbers or letters, or numbers and letters, and is not case-sensitive. Your password cannot contain any special characters such as punctuation marks, slashes, etc.

Please memorize your password or keep it in a safe place. In the future, if you believe your password is no longer secure, please contact us to arrange for a new password

If after using the MyKeptData service to obtain your statements you decide you want to return to receiving your statements by mail, simply contact us and request this change.

You will be able to print out your statement on the MyKeptData site. This print out will be in the same format and will contain the same information as the statement that you would have received by mail. If for any reason (such as computer failure) you want us to mail you a copy of your statement, simply contact us. There will be a \$5 charge for receiving a mailed copy.

Communication from MyKeptData.com®

Users have the ability to view their monthly and quarterly account statements from their financial institution through MyKeptData.com®. The account statement information is provided to MyKeptData.com® by the user's financial institution. The information is converted into a PDF-formatted statement, for viewing by the user through The Vault.

Account statements are securely stored on the MyKeptData.com® site for up to five years.

MyKeptData.com®/Financial Institution Relationship

MyKeptData.com® and your financial institution have a contractual agreement defining the responsibilities of each party.

MyKeptData.com® agrees to the following:

1. Provide a secure Internet site for users to access their personal data.
2. Provide a secure database for users from financial institutions to gain access to the web site.
3. Store data as contracted by the financial institutions for viewing by their customers.
4. MyKeptData.com® will not share users' information with any third parties, and will not market information to the users unless authorized by their financial institutions.

Financial Institutions agree to the following:

1. Responsible for all account administration
2. Authorizing MyKeptData.com® accounts for users giving them electronic access to the Web site.
3. Maintain users' personally identifiable information on the Web site.
4. Terminate users' access to the MyKeptData.com® Web site.
5. Supply data to MyKeptData.com® for access by the financial institution's users.

Registration

To use this Web site, users must first complete the "Create New Account" page, or sign up for the MyKeptData.com® service at their financial institution. During registration users are required to give their con-

tact information (such as name, financial institution account number and e-mail address). Users are also required to provide their social security number. The information is used to authenticate users so they may have access to their online documents. This registration information is shared only between this Web site and the users' financial institution.

Cookies

Each time users request access to MyKeptData.com® they must log in by using their name and password. Upon authentication, a cookie is initiated to store the log in information while the user's session remains active. The Web site does not store any account information within a cookie. A cookie is a piece of data stored on the users' hard drive containing information to allow authentication for the session. When the session ends, the cookie terminates. Usage of a cookie is in no way linked to any personally identifiable information while on our site.

Log Files

Users' IP addresses are used to log the date and time of their Web site sessions, and identify the path users followed through the Web site. The log files are used by MyKeptData.com® for informational and security purposes. They are not linked to personally identifiable information.

Links

This Web site contains links to other sites. Please be aware MyKeptData.com® is not responsible for the privacy practices of other such sites. When leaving our site, we encourage users to read the privacy statements of every other Web site they visit that collects personally identifiable information. In particular it is important to understand the privacy practices of your particular financial institution. However, this privacy statement applies to information collected on this Web site.

Security

This Web site takes every precaution to protect our users' information. When submitting sensitive information via the Web site, users can be assured their information is protected both online and off-line.

When our registration/first-time user form asks users to enter sensitive information (such as account numbers, social security numbers or e-mail addresses), that information is encrypted and protected with the best encryption software in the industry - SSL. While on a secure page, such as our Vault page, the lock icon on the Web browser becomes locked, as opposed to un-locked, or open, when users are just 'surfing'. To learn more about SSL, follow this link [<http://www.verisign.com>].

While we use SSL encryption to protect sensitive information online, we also do everything in our power to protect users' information off-line. All servers are protected from the Internet by a firewall, and are kept in a secure environment in a controlled restricted access computer room. Please contact MyKeptData.com® or your financial institution with questions regarding security of our Web site.

Correction/Updating Personal Information

If a user's personally identifiable information changes (such as their e-mail address), the Web site provides an "Edit Account" page for the user to update his/her personal data provided to us. If users no longer desire to access their financial information through MyKeptData.com®, they may terminate the ability to use their account. However, the user must coordinate the deletion/deactivation offline through their financial institutions in order to have their MyKeptData.com® account officially terminated. By contract between the user's financial institution and MyKeptData.com®, the financial institution is the entity actually responsible for terminating accounts on the Web site. However, we do provide a communication link to the financial institutions to provide access, choice and integrity of the data we store.

LEGAL DISCLAIMER

Though we make every effort to preserve your privacy we may need to disclose personal information when re-

quired by law as in the good-faith belief that such action is necessary in order to conform to the edicts of the law or comply with a legal process served on our Web site.

Notification of Changes

If our privacy policy changes, we will post those changes on our Web site at www.MyKeptData.com® and obtain agreement from the financial institutions contracted with the site. Our users will always be aware of what information we collect on behalf of their financial institution, how we use it, and under what circumstances, if any, we disclose it.