DISCOVERY FEDERAL CREDIT UNION ONLINE SECURITY INFORMATION

Discovery Online is developed to function best with Microsoft Internet. You may obtain it at
http://www.microsoft.com/windows/downloads/ie/getitnow.mspx. You may also use AOL version 12.0 or higher.

Screens may appear differently using some versions of Netscape Navigator.

Security Information
The protection of member information and the security of the Credit Union's internal network is managed using the following methods:

Member Security
For the member's protection of confidential data, Discovery Online employs three forms of security:

Dual Password Protection requires the user to enter a second password in addition to their four digit PIN to ensure account information is not accessed by unauthorized users.

Multifactor Authentication is another level of security that requires the user to choose a unique picture and phrase that is displayed each time a connection is made to the Discovery Online computer.

Data Encryption is a process which transposes the information which is sent from our online banking computer to your PC into a code that cannot be understood or altered without using a 'key'. The 'key' deciphers the information from our computer to be able to display on your PC. All transactions performed on Discovery Online are protected by data encryption. Discovery Online uses Secure Socket Layer 128 bit encryption.

Discovery will never ask you to provide your personal account information, such as your credit card number, security passwords or your ATM personal identification number (PIN) online or by e-mail.

Network Security

The second facet of our security is protection of the credit union's internal network and member information from access by Internet users. All Internet traffic coming in and out of the credit union must pass through a firewall. The firewall allows us to isolate our local network from the public Internet. The Discovery Online computer is connected via a serial port to our main-frame computer that houses the account information. SO, only a valid transaction request can cause information to be downloaded from the main computer.