



Nothing's More Important Than Trust™

My Virtual StrongBox™

User Guide

2.6

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Using MVSB

Welcome to MVSB!

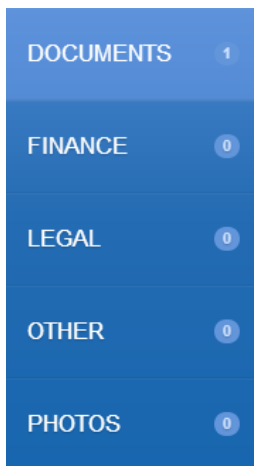


Login Page

The current system requirements are:

- **Internet connectivity**
- **Recent HTML5 compliant browser version: IE 10 or higher, Firefox, Chrome, Safari (MAC OS only)**
- **Browser JavaScript Enabled**
- **Browser must accept third party cookies**
- **Adherence to [End-User License Agreement](#)**

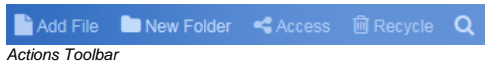
Once you have accessed your MVSB account you will be presented with the 'Documents' folder list. From here you may change between folders by clicking the desired folder from the left Folder Pane.



Documents Folder Selection

NOTE: A suggested 'Emergency Items' sub-folder is also created in the 'Documents' folder with any new account

When inside each folder you have these options from the Actions Toolbar:



Add File: Upload file(s) to the currently selected folder.

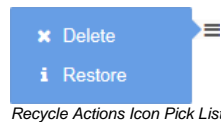
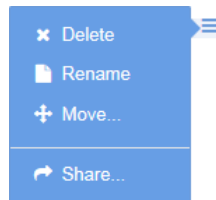
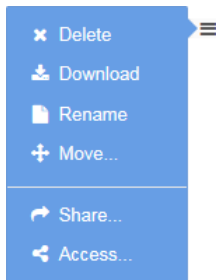
New Folder: Create a new sub-folder within the currently selected folder.

Access: Download a file granted access from the provider and view/delete file access granted to the provider.

Recycle: This selection contains all deleted items. Items that are deleted from within the Recycle Bin will be removed permanently.

Search: Search the current folder listing for items starting with the phrase input.

For each item you have these options from the Action Icon to the right of the item:



Delete: Move item from within the currently selected folder to the Recycle Bin. Items in the Recycle Bin still count against available space until they are removed permanently.

Download: Download a file from the currently selected folder.

Rename: Change the name of an item within the currently selected folder.

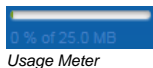
Move: Move an item within the currently selected folder to different folder or sub-folder.

Share: Publicly share a file for download or an entire sub-folder for file upload or download.

Access: Grant file access to the service provider.

Restore: This option is only available from the Recycle Bin. Items can be restored to their original location.

The Usage Meter keeps track of the amount of space you have in total as well as how much is currently in use.



Your service provider may also upload files to a secure area of your MVSb account. These files DO NOT COUNT TOWARD YOUR QUOTA USAGE and are displayed on the Access screen. THESE FILES CANNOT BE RENAMED, DELETED, MOVED, OR SHARED.



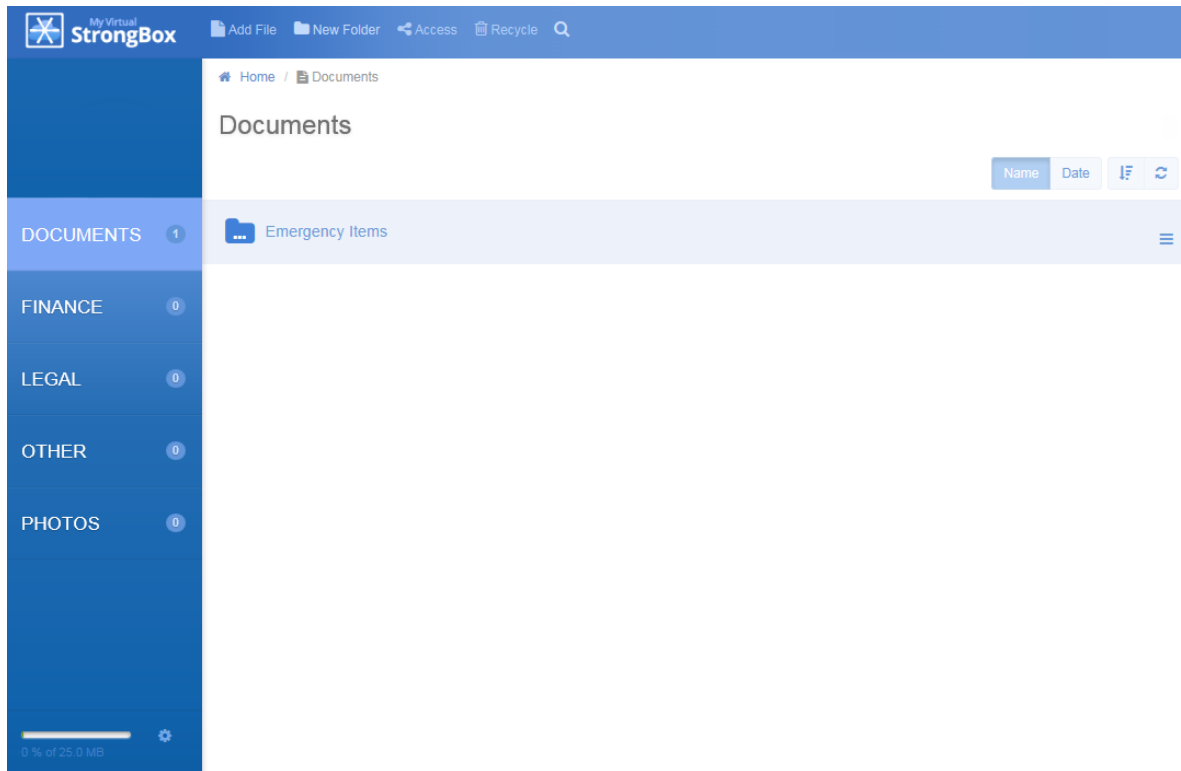
Service Provider File Access Share



NOTE: If your service provider removes access to a file it will no longer be viewable from the Access screen

Navigating Folders

You may change between folders by clicking the desired folder from the left Folder Pane.



Main Screen

To navigate into a sub-folder simply click on it! At any time you can return to the main folders by clicking them in the left Folder Pane. You may also navigate up one folder level or multiple levels by utilizing the folder bread crumb trail directly under the Actions Toolbar.

Home / Documents / Emergency Items

Folder Bread Crumb Trail

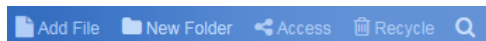
The Recycle Bin is also treated as a folder. To access the Recycle Bin select **Recycle** from the Actions Toolbar.



Recycle Bin Selection

Adding Files

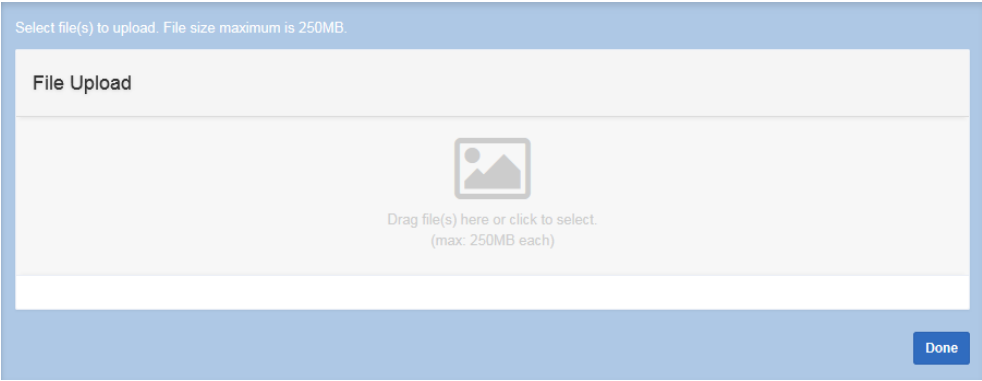
To add a new file to the currently selected folder select **Add File** from the Actions Toolbar.



Actions Toolbar

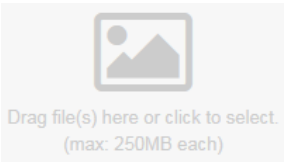
NOTE: Multiple files can be uploaded, however, the size of each file cannot exceed 250 MB and file names cannot exceed 100 characters

An 'File Upload' window will appear to select the file(s) to upload.

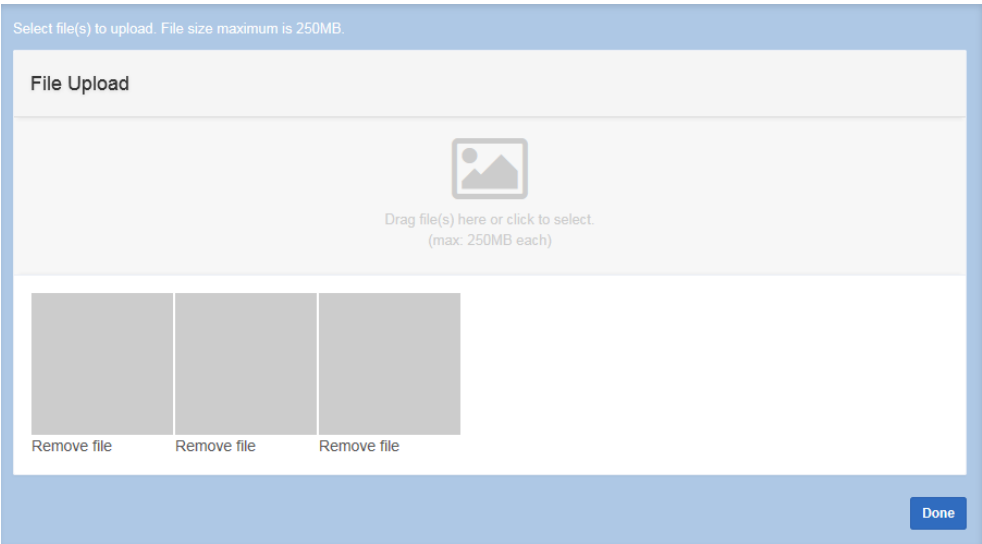


Upload File Step 1


NOTE: Files can also be dropped on this area of the window to upload



Drag and Drop Files

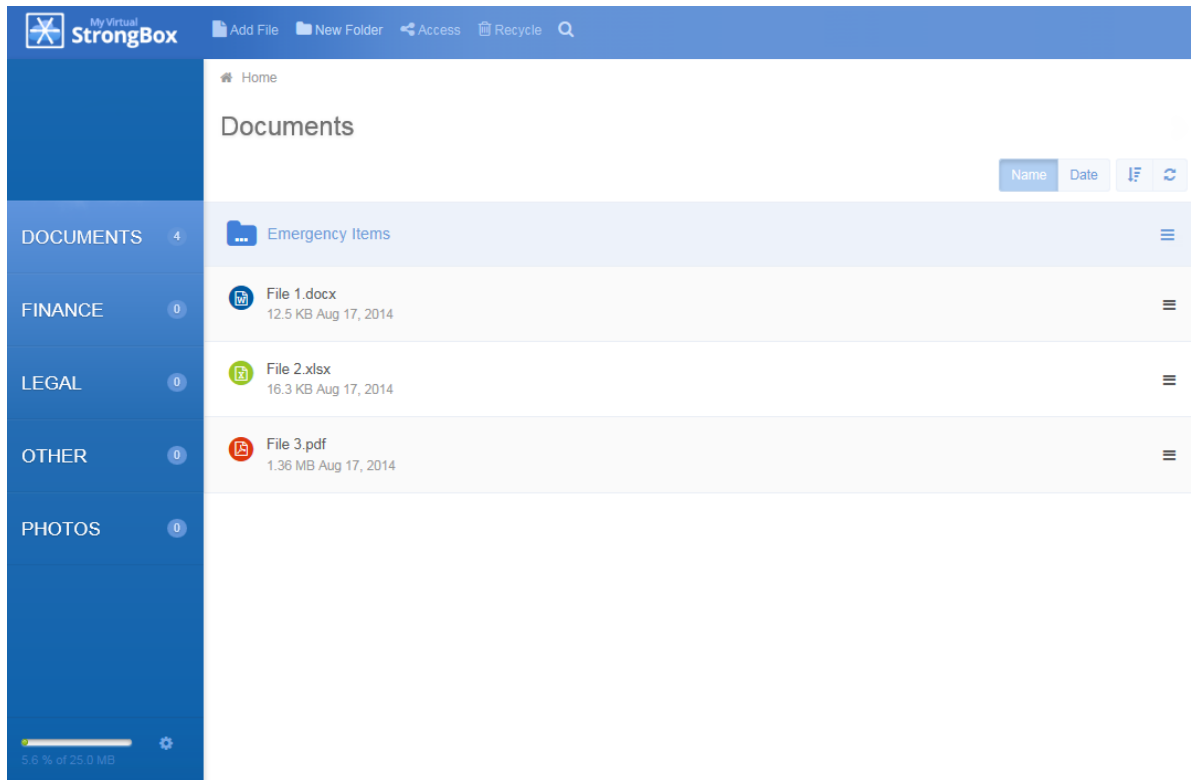


Upload File Step 2

Once all desired file uploads have completed select .

NOTE: After clicking the  area to launch the open window files cannot be dragged onto the upload area

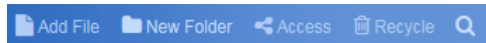
The file(s) will then be displayed within the selected folder and the Usage Meter adjusted accordingly.



File List After Upload Screen

Creating New Folders

To create a new folder within the currently selected folder select **New Folder** from the Actions Toolbar.



Actions Toolbar

A prompt will appear to name the folder. Type the desired folder name and select **Create**.

A screenshot of a 'Create New Folder' dialog box. The dialog has a title bar that says 'Create New Folder'. Inside, there is a label 'Name your folder:' followed by a text input field. The input field contains the placeholder text 'Folder Name'. At the bottom right of the dialog, there are two buttons: 'Cancel' and 'Create'.

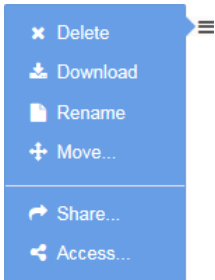
Create a New Folder Prompt

The new sub-folder will be added to the currently selected folder.

NOTE: Folder names cannot exceed 100 characters or contain special characters \ / : * < > |

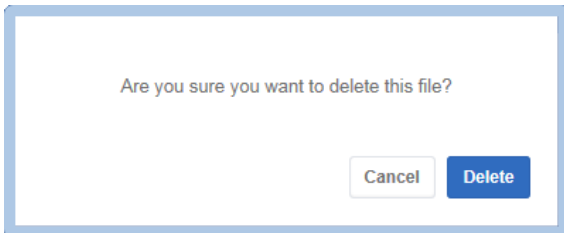
Deleting Items

To delete an item from the currently selected folder select **Delete** from the Action Icon to the right of the item.



File Actions Icon Pick List

A prompt will appear to confirm that you want to delete the item.



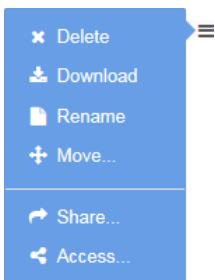
Delete Item Prompt

Select **Delete** to finalize the deletion. The item will be removed from the current list view and moved to the Recycle Bin.

NOTE: The storage space used for all items in the Recycle Bin still count toward your usage total until purged. File access granted by the service provider cannot be deleted.

Downloading Files

To download a file from the currently selected folder select **Download** from the Action Icon to the right of the item.



File Actions Icon Pick List

You may also click a file name link to download it

Based on your browser/settings a prompt will appear to open or save the file.




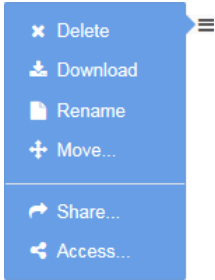
Download File Prompt

The file can then be opened or saved accordingly.

NOTE: Files can only be downloaded 1 at a time

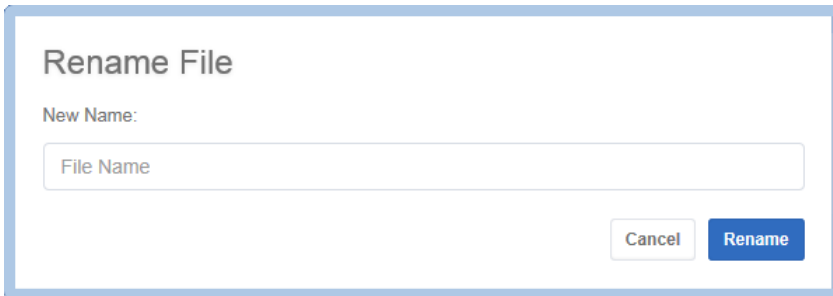
Renaming Items

To rename a file or sub-folder in the currently selected folder select  **Rename** from the Action Icon to the right of the item.



File Actions Icon Pick List

A prompt will appear to rename the item.


A dialog box titled 'Rename File'. It has a label 'New Name:' followed by a text input field containing 'File Name'. At the bottom right are two buttons: 'Cancel' and 'Rename'.

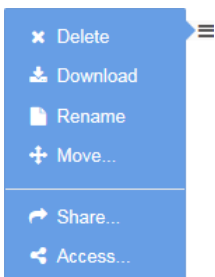
Rename Item Prompt

Type the desired item name and select  **Rename**. The item will be renamed in the current list view.

NOTE: The extension of a file cannot be changed once it is uploaded. File & Folder names cannot exceed 100 characters or contain special characters \ / : * < > |. File access granted by the service provider cannot be renamed.

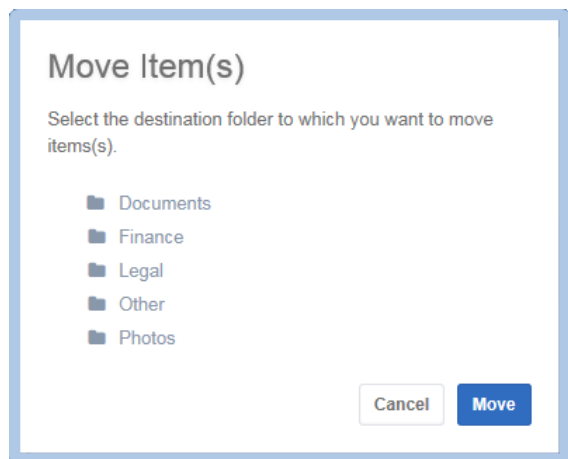
Moving Items

To move an item from the currently selected folder select  **Move...** from the Action Icon to the right of the item.



File Actions Icon Pick List

A 'Move Item(s)' window will appear to select the folder to move the item to.




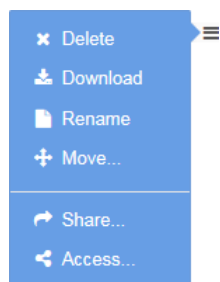
Move Item(s) Prompt

Select the desired folder and select . The item will be moved to the chosen folder.

NOTE: Only the 5 main folders are initially listed. Custom sub-folders can be accessed by clicking on the '📁' icon next to the corresponding folder. File access granted by the service provider cannot be moved.

Sharing Files

To share a file for public download from within the currently selected folder select  from the Action Icon to the right of the file.



File Actions Icon Pick List

A Create New Link window will open to set up the public File Download Link options.

Create New Link Create Link

Link Name

Link Name

Share Link Options

☒ One-Time ☐ Multiple

Expiration Date (Optional)

Expiration Date

Pin Code (Optional)

Pin Code

Active Download Links

There are no active download links.

Done

File Download Link Prompt

Link Name:

This name will be displayed as the header on the public file download page.

Share Link Options:

One-Time: The public file download link is good for only one (1) download before the expiration date is reached.

Multiple: The recipient(s) of the public file download link may download the file multiple times until the expiration date is reached.

Expiration Date (Optional):

This optional feature allows you to set the number of days the public file download link will be available for the recipient(s) to retrieve the shared file. The file will not be available for download after the day selected.

PIN Code: (Optional)

This optional feature allows you to require a PIN number to access the public file download page.

Once the desired Name, Link, Expiration, and PIN options have been input select Create Link and an Active Download Link will be created.



Active Download Links

Sample Public File Download Link 📄 ✕


Link Status: ✓ Active

Share Option: ⚙️ One-Time

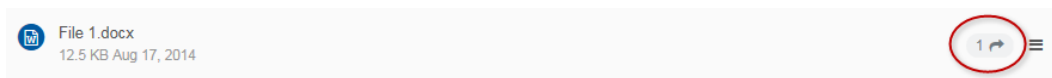
File Download Link Complete

The file download link can be sent to anyone you like by selecting  to copy the URL to your clipboard and then pasting the URL into an email or by posting it on social media sites. To remove an Active Download Link once it has been created select .

NOTE: Once a public file download link is created it cannot be edited. To adjust options for the Active Download Link you must remove the current link and generate a new one.


When all Download Links desired have been created select  to remove the Create New Link window.

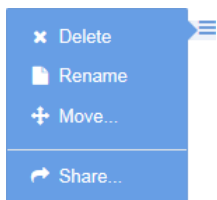
The file will then be signified by a share icon  when you return to the folder view.



File Download Link Icon

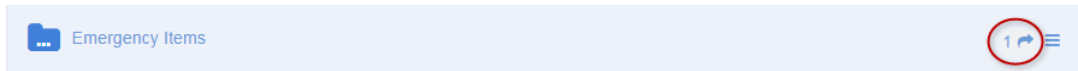
Sharing Folders

To share a folder for public download from within the currently selected folder select  from the Action Icon to the right of the folder.



Folder Actions Icon Pick List


Once the share is established a sub-folder will be signified by a shared icon  when you return to the folder view.

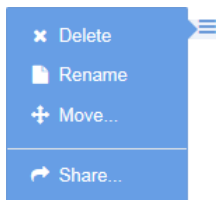


Folder Share Link Icon

NOTE: The 5 main folders on the left Folder Pane cannot be shared

For File Upload

To publicly share a folder to allow files to be uploaded to it select  from the Action Icon to the right of the folder.



Folder Actions Icon Pick List

A Create New Link window will open to set up the public Folder Upload Link options.

Folder Upload Link Prompt

Link Name:

This name will be displayed as the header on the public folder upload page.

Link Direction:

This setting determines if the public share link is created for download or upload.

Share Link Options:

One-Time: The public folder upload link is good for only one (1) upload session before the expiration date is reached.


Multiple: The recipient(s) of the public folder upload link may upload files multiple times until the expiration date is reached.

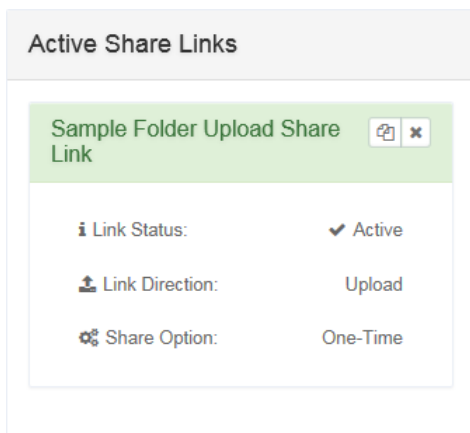
Expiration Date (Optional):

This optional feature allows you to set the number of days the public folder upload link will be available for the recipient(s) to upload files. The folder will not be available for upload after the day selected.

PIN Code (Optional):

This optional feature allows you to require a PIN number to access the public folder upload page.

In this case you will select 'Upload' for the Link Direction. Once the desired Name, Share, Expiration, and PIN options have been input select  and an Active Share Link will be created.



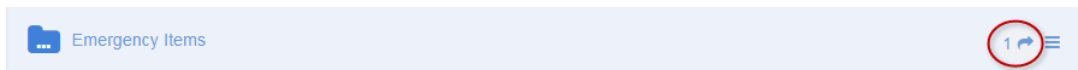
File Upload Link Complete

The folder upload link can be sent to anyone you like by selecting to copy the URL to your clipboard and then pasting the URL into an email or by posting on social media sites. To remove an Active Upload Link once it has been created select .

NOTE: Once a public folder upload link is created it cannot be edited. To adjust options for the Active Upload Link you must remove the current link and generate a new one.

When all Upload Links desired have been created select to remove the Create New Link window.

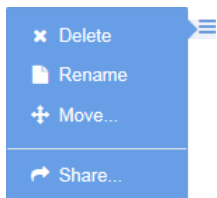
Once the share is established a sub-folder will be signified by a shared icon when you return to the folder view.



Folder Share Link Icon

For File Download

To publicly share a folder to allow files to be downloaded from it select from the Action Icon to the right of the folder.



Folder Actions Icon Pick List

A Create New Link window will open to set up the public Folder Download Link options.

Create New Link

Create Link

Link Name

Link Name

Link Direction

Download

Upload

Expiration Date (Optional)

Expiration Date

Pin Code (Optional)

Pin Code

Active Share Links

There are no active share links.

Done

Folder Download Link Prompt

Link Name:

This name will be displayed as the header on the public folder download page.

Link Direction:

This setting determines if the public share link is created for download or upload.

Expiration Date (Optional):

This optional feature allows you to set the number of days the public folder download link will be available for the recipient(s) to download files. The folder will not be available for download after the day selected.

PIN Code (Optional):

This optional feature allows you to require a PIN number to access the public folder download page.

In this case you will leave 'Download' for the Link Direction. Once the desired Name, Expiration, and PIN options have been input select

Create Link

 and an Active Share Link will be created.

Active Share Links

Sample Folder Download Share Link

Link Status:

Active



Link Direction:

Download


Share Option:

One-Time

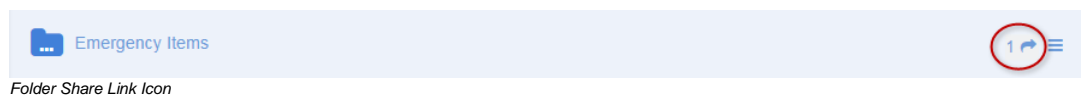
Folder Download Link Complete

The folder download link can be sent to anyone you like by selecting  to copy the URL to your clipboard and then pasting the URL into an email or by posting on social media sites. To remove an Active Download Link once it has been created select .

NOTE: Once a public folder download link is created it cannot be edited. To adjust options for the Active Download Link you must remove the current link and generate a new one.

When all Download Links desired have been created select  to remove the Create New Link window.

Once the share is established a sub-folder will be signified by a shared icon  when you return to the folder view.




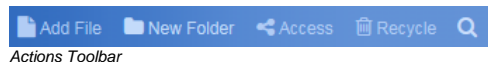
Service Provider File Access

Occasionally the service provider may want to share access to a file with you or you may want to share a file access with them. These file accesses are viewable and files shared by the provider are downloadable from the Access screen.



FROM Provider

To view files that the service provider has granted access to select  from the Actions Toolbar.



A screen will appear displaying all files access has been granted to.



These files DO NOT COUNT TOWARD YOUR QUOTA USAGE and CANNOT BE RENAMED, DELETED, MOVED, OR SHARED.

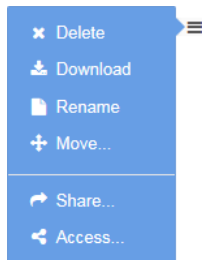
Simply click a file name link to download it! Based on your browser/settings, a prompt will appear to open or save the file.



NOTE: If your service provider removes access to a file it will no longer be viewable from the Access screen

TO Provider

To grant file access to the service provider select **Access...** from the Action Icon to the right of the file.



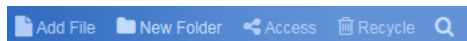
File Actions Icon Pick List

A window will appear to create the file access. Simply enter a brief description of the file (optional) and select **Done** to create the file access.

A window titled 'You are creating the access settings for this file. Click 'x' to cancel.' with a green header bar. Below the header is a tab labeled 'Properties' and a 'Done' button. The main area is divided into two sections: 'Properties' and 'File Details'. The 'Properties' section has a 'Description' field with the placeholder text 'Description'. The 'File Details' section displays the following information: Name: File 1.docx, Size: 12.5 KB, and Created: Sep 12, 2014.

Service Provider File Access Share

To view/delete file access that has been granted to the service provider select **Access** from the Actions Toolbar.



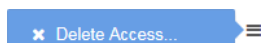
Actions Toolbar

Select the 'TO Provider' tab and a screen will appear displaying all file accesses granted to the provider.



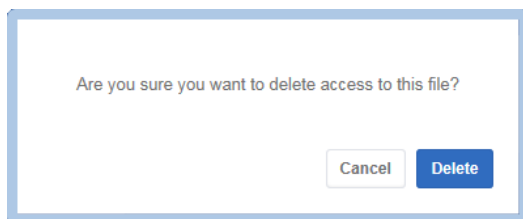
File Access Share To Service Provider

Once the access is created it can also be removed from this screen. To delete provider file access select **Delete Access...** from the Action Icon to the right of the item.



Access Actions Icon Pick List

A prompt will appear to confirm that you want to delete the access.



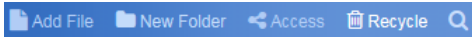
Delete Access Prompt

Select **Delete** to finalize the deletion. The file access to the provider will be removed.

NOTE: When files are moved to the Recycle Bin the file access is invalidated and the service provider will no longer have access to the file

Recycle Bin

To access the Recycle Bin select  from the Actions Toolbar.

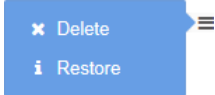


Recycle Bin Selection

Any item that is deleted from the system will automatically be moved to the Recycle Bin. Items can be purged from the system to recover space or restored to the location from which they were deleted.

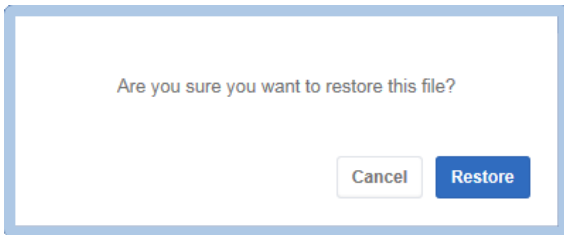
To restore an item:

Select  from the Action Icon to the right of the item.




Recycle Actions Icon Pick List


A prompt will appear to confirm that you want to restore the item.

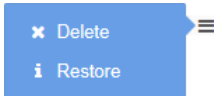


Restore Item Prompt

Select  to restore the item to its original location.

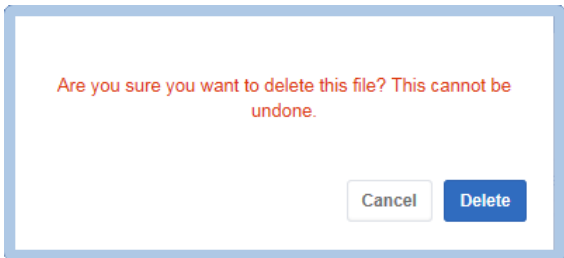
To purge an item:

Select  from the Action Icon to the right of the item.



Recycle Actions Icon Pick List

A prompt will appear to confirm that you want to delete the item.



Delete Item Prompt

This action is final. Select  to purge the item from the system.

NOTE: The storage space used for all items in the Recycle Bin still count toward your usage total until purged

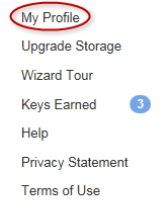
Settings

To access your account settings select  from the left hand footer of the main screen.



Settings Selection

You may also select 'My Profile' from the User dropdown list to launch the Settings screen



Logout

User Dropdown List

The Settings page has two tabs:

- **Profile**
- **Upgrade**

[Home](#) / [Profile](#)

Settings

A screenshot of the 'Settings' page. At the top, there are two tabs: 'Profile' (which is selected and highlighted) and 'Upgrade'. Below the tabs is a section titled 'My Information' with a light gray background. To the right of this section is a blue button with a checkmark and the text 'Update'. Below the 'My Information' section are two input fields: 'First Name' and 'Last Name'. Further down, there are four more sections, each with a light gray background and a title: 'Update Password', 'Update Email Address', 'Update Phone Number', and 'Login Security'.

Settings - Profile Selection

The 'Profile' selection allows you to update your Name, Password, Email Address, Telephone Number, and Multi-factor Authentication settings under Login Security.

The 'Upgrade' selection allows you to view your storage space Upgrade History as well as purchase more storage space for a 1 year term.

Profile

The 'Profile' selection allows you to update your Name, Password, Email Address, Telephone Number, and Multi-factor Authentication settings under Login Security.

[Home](#) / [Profile](#)

Settings

Profile

Upgrade

My Information

✓ Update

First Name

First Name

Last Name

Last Name

Update Password

Current Password

Current Password

New Password

New Password

(Password must have at least 8 characters, 1 uppercase letter, 1 number and 1 special character.)

Password Confirm

Confirm Password

(Must match New Password)

Update Email Address

Email Address

Email address

Update Phone Number

Phone Number

phone number

Login Security

Select Multi-factor Type

Off

Settings - All Profile Options

When all desired changes have been made select

✓ Update

 to complete the profile update.

NOTE: Multi-factor setup will require code validation via Phone, SMS text, or Time Based Authenticator. Applicable SMS text rates apply. If your phone number is updated in the system, Multi-factor Authentication will be turned OFF and have to be re-enabled.

Upgrade

The 'Upgrade' selection allows you to view your storage space Upgrade History as well as purchase more storage space for a 1 year term.

[Home](#) / [\\$ Upgrades](#)

Settings

[Profile](#) [Upgrade](#)

Upgrade History

Storage upgrade history.

Upgrade Date	Description	Payment Type	Amount	Status	Expires	Actions
Aug 19, 2014	50MB	Invoice	5.95	Refundable	Sep 17, 2015	Edit Delete

« Showing items 1 through 1 of 1. »

Upgrade

Purchase of storage is for a one year term.

Purchase Storage:

Select Upgrade

Select Payment Method:

PURCHASE DETAILS

[Cancel](#)

[Confirm Purchase](#)

Settings - Upgrade Selection

At any time you may purchase more storage space securely. Select the amount of space desired from the drop down list and Payment Method, entering card information if applicable.

50MB

100MB

250MB

500MB

1GB

2GB

5GB

10GB

Select Upgrade

Select Upgrade Size

NOTE: Discounts may apply for Wizard Key holders

Select **Confirm Purchase** to complete the Upgrade transaction. After the transaction has completed you will receive a printable confirmation.

[Home](#) / [Upgrades](#) / [Receipt](#)

PURCHASE CONFIRMATION

Print

08/19/2014

PURCHASER:
Joe Smith

ORDER INFORMATION:
Order Date: 08/19/2014
Order Type: **Invoice**
Order Status: Pending
Order Confirmation:
Expires On: 09/17/2015


QTY	DESCRIPTION	UNIT PRICE	TOTAL
1	50MB	\$5.95	\$5.95
Subtotal			\$5.95
Tax			\$0.00
Total			\$5.95

Close

Payment Success Screen

Select **Close** to remove the Confirmation screen. When you return to your account the Usage Meter will be adjusted accordingly.



Payments can be refunded within 48 hours of approved purchase by selecting  from the Action Icons to the right of the purchase.

Are you sure you want to request a refund for this order?

Cancel

Yes

Refund Confirmation Prompt

Select **Yes** to the refund confirmation prompt to complete the refund request.

Recommended Document Types

PERSONAL DOCUMENTATION

Marriage certificate
Copy of will
Birth certificate
Copy of passport
Copy of college degree
Copy of professional license
Copy of separation/divorce papers
Social Security Card
Copy of health information (vaccinations, hospitalizations)
Military records
Life Insurance Policies
Disability Insurance Policies
Other Personal Insurance or Compensation Policies

REAL AND PERSONAL PROPERTY

Deeds, titles, title insurance for home
Deeds, titles, title insurance for any other property you own
Deeds, title, title insurance for auto(s)
Videotape/DVD inventory of house (or just pictures)
Copy of receipts for big-ticket items like furnishings
Copy of homeowner's insurance
Copy of receipts for home improvements
Coins, jewelry, etc. (pictures of same)

FINANCIAL/BUSINESS

Copy of employment contract
Original stock certificates (if not held in street name, which is the recommended form of ownership)
Original prospectuses and sales materials for any limited partnerships
Bonds and Treasury securities (if not held in street name)
U.S. savings bonds
CU/Bank account information and/or statements
401k or similar information

NOTE: ALL FILES ARE PROTECTED BY AES 256 BIT ENCRYPTION

- **Federal Information Processing Standards** - The Advanced Encryption Standard (AES) specifies a FIPS-approved cryptographic algorithm that can be used to protect electronic data. The AES algorithm is a symmetric block cipher that can encrypt (encipher) and decrypt (decipher) information.

End-User License Agreement

END-USER LICENSE AGREEMENT GOVERNING THE USE OF MY VIRTUAL STRONGBOX™

This End-User License Agreement (the "**EULA**") governs your access to and use of the My Virtual StrongBox™ ("**MVSB**") websites and services (the "**Service**"). This EULA is between Virtual StrongBox™, Incorporated and/or your Service Provider ("**Licensor**", "**we**", "**us**", "**our**") and each Customer using the MVSB Service ("**Licensee**", "**Customer**", "**you**", "**your**", "**yours**"), together with any person you permit to use or access the Service. This EULA covers your and our rights and responsibilities concerning the Service offered to you by the Licensor. Licensor and Licensee shall sometimes also be referred to individually as a "**Party**" and collectively as the "**Parties**". The MVSB Service permits you to use space provided by the Licensor to electronically store important business and personal digital documents much as you would use a Safe Deposit Box.

BY COMPLETING THE REGISTRATION AND USING THE SERVICE, YOU REPRESENT AND WARRANT THAT YOU: (1) ARE 18 YEARS OF AGE OR OLDER; (2) YOU HAVE THE AUTHORITY TO, OR ARE AUTHORIZED TO BIND CUSTOMER TO THE EULA; AND (3) AGREE TO BE BOUND BY THE EULA AND ANY AMENDMENTS TO THE EULA. THE EULA OF THIS SERVICE ARE IN ADDITION TO THE TERMS OF YOUR ACCOUNTS WITH LICENSOR INCLUDING THE ACCOUNT AGREEMENTS AND DISCLOSURES, SCHEDULE OF FEES, AND ANY CHANGE IN TERM NOTICES. IN THE EVENT OF A CONFLICT, THIS EULA CONTROLS THE TERMS OF USE OF THE SERVICE.

If the Customer is a corporation, partnership or unincorporated association ("**Business**") then all provisions hereof shall be applicable to such Business except provisions limited by the context to individuals. If you are using the Service on behalf of a Business, you are agreeing to the EULA for that Business and attesting that you have the authority to bind that Business to the EULA. In that case, "Licensee" "Customer" "you" "your" and "yours" will refer to that Business. Access to and control of said Service by a Business shall be limited to the resolutions and/or authorizations of such Business. If this Service is entered into by a Business the MVSB Service shall be held in the name of the Business for exclusive purpose of safeguarding digital assets and property of the Business. Only digital assets and property of the Business should be placed in the MVSB.

If the Customer herein is a revocable formal trust or irrevocable formal trust ("**Trust**") then all provisions hereof shall be applicable to such Trust except provisions limited by the context to Individuals. Access to and control of said MVSB by a Trust shall be limited to the Trustees. If this Service is entered into by a Trust the MVSB Service shall be held in the name of the Trust for the sole and exclusive purpose of safeguarding digital assets and property of the Trust. Only digital assets and property of the Trust should be placed in the MVSB.

Terms of Service

The EULA governs Licensor's rights and Customer's responsibilities with respect to the MVSB you have been given or rented from us. You may use the Service only in compliance with the EULA. MVSB is constantly innovating the Service in order to provide its customers with the best possible experience. The Service may continue to change over time as we refine and add more features. We may stop, suspend, or modify the Service at any time without prior notice to you. We may also stop or suspend the Service if your use is deemed inappropriate according to the terms in the EULA.

Your Information and Privacy

By using the Service you place your information, files, and data ("**Information**") in your MVSB. You retain full ownership to your Information and we do not claim any ownership to any Information in the MVSB. The EULA does not grant us any rights to your Information except for the limited rights that are needed to provide the Service, i.e. providing the methodology for placing the Information in your MVSB without examining the Information. We reserve the right to restrict certain file types and sizes that may impact the performance or security of the system. We may need your permission to do certain things you ask us to do with your Information, for example, hosting your Information, sharing Information at your direction and allowing us to redundantly backup Information to keep your Information safe. You give us the permissions we need to do those things solely to provide the Service. This permission also extends to trusted third parties we work with to provide the Service and provide our storage space. Aside from the rare exceptions we identify in our Privacy Policy, we won't share your Information with others, including law enforcement, for any purpose without your consent unless we are required to provide the Information by applicable law.

You are solely responsible for your conduct, the content of your files and folders, and your communications with others while using the Service. It's your responsibility to ensure that you have the rights or permission needed to comply with the EULA. You agree that you will not use the Service for any illegal purpose.

You acknowledge that Licensor has no obligation to monitor any Information in the Service. We are not responsible for the accuracy, completeness, appropriateness, or legality of Information, Customer posts, or any other content you may be able to access using the Service.

Relationship of the Parties

Except as otherwise expressly provided herein, the relationship of Licensor and the Customer using the Service shall be that of Lessor and Lessee, and the rights and liabilities of Licensor shall be governed accordingly. The Customer shall be deemed to be in possession of the MVSB Information. Licensor shall not be liable if the Information belonging to two or more persons having joint access to MVSB is misappropriated by one or more of those having such access. **SHARING YOUR LOGIN INFORMATION AND PASSWORD WITH OTHERS CONSTITUTES A JOINT RENTAL** (Joint Renters) where each Customer shall have access, and there shall be no liability on the part of Licensor for misappropriation of the Information thereof by any person/entity to whom or which you have provided your login and password. If you believe your login or password have been discovered, lost, stolen or compromised NOTIFY US IMMEDIATELY. In all cases of Joint Renters, each has such interest in the Information held in or accessible by said MVSB as to entitle the Joint Renter to the possession thereof. No unauthorized access shall be inferable from proof of loss or damage to any contents of the MVSB. Customer shall have sole access to the MVSB and exclusive knowledge and control of stored properties. Customer in the event of loss or damage and subsequent suit against Licensor, in addition to other requirements imposed by law, has the burden to prove the nature and value of stored properties, the cause of any loss or damage, and the failure of performance of Licensor's obligations under the EULA.

Access to MVSB

Access to the MVSB will require Customer authentication – using your login and password or access directly from an online system that has previously authenticated the Customer. Every person you authorize to view your account by providing your login and password may have access to the Service. Access may be refused if: (1) Licensor reasonably believes that MVSB access jeopardizes security; (2) Licensor has been provided information that there are conflicting claims to the MVSB Information; (3) Licensor is required by law to deny access (e.g. court order) to the MVSB by any Customer(s); (4) rental payment has not been paid within 30 days of its due date at which time, Licensor will be entitled to exercise the rights provided by the EULA and by law, which may include disposal of your MVSB contents; or (5) if your use of the Service is deemed inappropriate according to the terms in the EULA.

Rental Payment (If applicable)

Customer agrees to pay, annually and in advance, the MVSB rental fee in effect at the time pursuant to the MVSB Fee Schedule and fees shall continue to accrue and be payable up to the time that the MVSB is closed. If Customer fails to pay any rent or other charges when due, or fails or refuses to surrender the MVSB on termination of the Service, Licensor may: (1) deduct rent and other charges from any account(s) the Customer(s) have with Licensor as permitted by law (not including Individual Retirement Accounts) and/or (2) on sixty (60) days emailed notice to each Customer (at the last email address you provided to Licensor), forcibly delete your files in the MVSB.

Sharing Your Information

The Service provides features that allow you to share your Information with others or to make it public. Please consider carefully what Information you choose to share or make public. Licensor has no responsibility for your decisions. Information in the Service may be protected by the intellectual property rights of others. Do not copy, upload, download, or share files unless you have the right to do so. You, the Customer, not the Licensor, will be fully responsible and liable for what you copy, share, upload, download or otherwise use while using the Service. Licensor reserves the right to restrict the storage of certain Information that may impact the intellectual property rights of others.

Customer Responsibilities

You understand and agree you may not use MVSB for the deposit of any illegal or stolen documents, pornographic materials, spyware or any other malicious software to the Service. If Licensor has reason to believe that the Customer has deposited or permitted to be deposited within MVSB any of the aforesaid items, or other similar items reasonably prohibited, Licensor shall immediately terminate Customer's rights thereto, and Licensor shall have the right, without prior notice to the Customer, to remove the contents.

You, and not Licensor, are responsible for maintaining the Information in the MVSB, ensuring there are additional copies of the Information elsewhere and protecting all of your Information. Licensor will not be liable for any loss or corruption of your Information, or for any costs or expenses associated with backing up or restoring any of your Information.

If your contact information or other information related to your account changes, you must notify us promptly and keep your information current. The Service is not intended for use by you if you are under 18 years of age. By agreeing to the EULA, you are representing to us that you are over 18.

Limitation of Liability

LICENSOR, ITS AFFILIATES, OFFICERS, EMPLOYEES, AGENTS, SUPPLIERS OF LICENSORS SHALL NOT BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, EXEMPLARY, ORDINARY NEGLIGENCE DAMAGES ON ITS PART IN PERFORMANCE OF THE MVSB SERVICE AND SHALL NOT BE RESPONSIBLE FOR LOSS OF, OR DAMAGE TO SAID CONTENTS, OR ANY PART THEREOF, CAUSED BY BURGLARY, THEFT, EMBEZZLEMENT OR ANY OTHER CAUSE WHATSOEVER, THE RISK OF SUCH LOSS OR DAMAGE BEING EXPRESSLY ASSUMED BY CUSTOMER. IN NO EVENT WILL LICENSOR BE RESPONSIBLE FOR SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS OR PROFITS). IN THE EVENT OF ANY LOSS OF DATA THE AGGREGATE LIABILITY FOR ALL CLAIMS RELATING TO THE SERVICE WILL NOT BE MORE THAN THE AMOUNTS PAID BY YOU TO LICENSOR FOR THE PAST THREE MONTHS OF THE SERVICE IN QUESTION.

CUSTOMER ACKNOWLEDGES THAT LICENSOR, NOR ANY THIRD PARTY THAT PROVIDES THE MVSB TO YOU, INSURES THE CONTENTS OF THE MVSB.

Account Security

Licensor encrypts your Information while in the Service using industry best practices and AES 256 bit encryption. All transmission of Information to and from the Service must be over a secure encrypted communication connection. Upon MVSB registration, your account will be issued a unique electronic key that will allow your Information to be opened. The unique electronic key given to you is protected by your login and password. You are responsible for safeguarding the login information and password that you use to access the Service, and you agree not to disclose your password to any third party. You are responsible for any activity using your account, whether or not you authorized that activity. You should immediately notify Licensor of any unauthorized use of your account via the contact information on our website.

Compliance with Laws

Customer and all Users agree to comply with all applicable local, state, national and foreign laws, rules and regulations in connection with their access and/or use of the Services under the EULA. Customer shall comply with all legal duties applicable to Customer as an Information controller by virtue of Customer submitting Information to or storing Information within the Service. Specifically, Customer shall provide the relevant persons and/or participants with all information or notices Customer is required by applicable privacy and Information protection law to provide and, if necessary, obtain the consent of or provide choices to such persons and/or participants as required by such laws.

Service Updates

Licensor hereby grants you a limited, nonexclusive, nontransferable, revocable license to use the Service. Your license to use the Service is automatically revoked if you violate the EULA in a manner that encroaches on our intellectual property rights. You must not reverse engineer or decompile the Service, nor attempt to do so, nor assist anyone else to do so. Licensor may update the Service automatically when a new version is available. Continued use of the Service after each update indicates your acceptance of any new or cancelled features and changes to the EULA.

Property Rights

The EULA does not grant you any right, title, or interest in the Service except as expressly stated in the EULA. The software and other technology we use to provide the Service are protected by copyright, trademark, and other laws of both the United States and foreign countries. We hereby reserve all rights not expressly granted in the EULA. The EULA does not grant you any rights to use the MVSB trademarks, logos, domain names, or other brand features.

Acceptable Use Policy

You will not, and will not attempt to, misuse the Service, and will use the Service only in a manner consistent with the Licensor EULA.

Copyrights

Licensor will respond to notices of alleged copyright infringement if they comply with the law and are properly provided to us. Such notices should be reported to Licensor via the contact information on the MVSB website. We reserve the right to delete or disable content alleged to be infringing and to terminate repeat infringers.

Export Restrictions

MVSB controls and operates the Service from its location in the United States using servers in the U.S. and other countries. As a U.S. company, MVSB and its Services are subject to the U.S. economic sanctions and export control laws and regulations. MVSB makes no representation that the Service is appropriate or available for use in other locations. By using the Service outside of the U.S., you agree that you are solely responsible for compliance with all applicable laws, including without limitation export and import regulations of the U.S. and other countries. You further agree that no information or Information acquired through the use of the Service, is or will be acquired for, shipped, transferred, exported or re-exported, directly or indirectly, to proscribed or embargoed countries or their nationals, nor is or will be used for nuclear activities, chemical biological weapons or missile projects, unless specifically authorized by the U.S. Government for such purposes. You further acknowledge that Information may be stored on or routed through servers located outside the United States. You shall comply strictly with all U.S. export control and economic sanctions laws and regulations (including, without limitation, the U.S. International Traffic in Arms Regulations, the U.S. Export Administration Regulations and regulations administered by the Department of the Treasury's Office of Foreign Assets Control) applicable to transfers of such Information, and assume sole responsibility for obtaining licenses to export or re-export as may be required. MVSB shall have no liability for your failure to comply with such laws, regulations, licenses or other authorizations in relation to the Service and/or the Information. Notwithstanding any other provision in the EULA, MVSB shall have the right to terminate this EULA immediately upon the determination by MVSB that Customer is not in compliance with US export laws or violates any government privacy and/or Information protection laws.

European Users

Users in the European Union understand and consent to the processing of personal information in the United States.

Third-Party Information

The Service may contain links to third-party websites or resources. Licensor does not endorse and is not responsible or liable for their availability, accuracy, the related content, products, or services. You are solely responsible for your use of any such websites or resources.

Termination/Suspension of Service

We reserve the right to suspend or terminate your use and access to the Service at any time, with or without cause, and with or without notice. For example, we may suspend or terminate your use if you are not complying with the EULA, or use the Service in any way that would cause us legal liability or disrupt others' use of the Service. If we suspend or terminate your use of the Service, we will inform you of our actions to the extent required by applicable law. However, in some cases (for example but not limited to, repeatedly or flagrantly violating the EULA, breach of security, a court order, or danger to other users) we may, in our sole discretion, suspend your access immediately without notice.

Indemnification

You agree to indemnify, defend and hold harmless, MVSB, its parents, its affiliates and their respective officers, directors, employees, attorneys, representatives, licensors, third party providers and agents, from and against any and all claims, costs, damages, losses, liabilities and expenses (including attorneys' fees and costs) arising out of or in connection with your use of the Service (including any Information) or breach of the EULA.

Warranty and Representations

THE SERVICE IS PROVIDED "AS IS" WITHOUT EXPRESS OR IMPLIED WARRANTY OR CONDITION OF ANY KIND. MVSB DOES NOT REPRESENT OR WARRANT THAT: (I) THE USE OF THE SERVICE WILL BE TIMELY, UNINTERRUPTED OR ERROR-FREE OR OPERATE IN COMBINATION WITH ANY OTHER HARDWARE, SOFTWARE, SYSTEM OR INFORMATION, (II) THE SERVICE WILL MEET YOUR REQUIREMENTS OR EXPECTATIONS, OR (III) ERRORS OR DEFECTS WILL BE CORRECTED. ALL OTHER CONDITIONS, REPRESENTATIONS AND WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD PARTY RIGHTS, ARE HEREBY DISCLAIMED TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW BY MVSB. LICENSOR will have no responsibility for any harm to your computer system, loss or corruption of Information, or other harm that results from your access to or use of the Service.

Modifications

Licensor may revise the EULA from time to time and the most current version will be posted in the online help feature of the MVSB. If a revision, in our sole discretion, is material we will notify you via email to the email address associated with your account. By continuing to access or use the Service after revisions become effective, you agree to be bound by the revised EULA. If you do not agree to the new terms, simply stop using the Service.

Governing Law and Choice of Forum and Jurisdiction

Notwithstanding the place where this EULA may be entered into, the Licensee (User) expressly agrees that this EULA and any services provided pursuant hereto, shall be governed by and construed and enforced in accordance with the laws of the State of Delaware as now adopted or as may hereafter be adopted or amended, including any laws and statutes governing fiduciaries' or non-account holders' access to digital data, digital assets, digital accounts and/or digital information. The parties hereto hereby irrevocably submit to the jurisdiction and venue of any state or federal court in the State of Delaware in any action or proceeding arising out of, or relating to this EULA.

Privacy Policy and Access to Digital Accounts and Digital Assets Policy

MVSB's Privacy Policy and Access to Digital Accounts and Digital Assets Policy are hereby incorporated by reference into this EULA and the Licensee hereby acknowledges that Licensee has read MVSB's Privacy Policy and Access to Digital Accounts and Digital Assets Policy and hereby agrees to be bound thereby. MVSB's Privacy Policy and Access to Digital Accounts and Digital Assets Policy are set forth and can be accessed on the Company website at www.myvirtualstrongbox.com.

Miscellaneous Legal Terms

The EULA of this Service bind the heirs, legal representatives, and successors of Customer and, unless expressly otherwise provided, shall apply to and govern all renewals or extensions of this Service. This Service shall be subject to such rules and regulations and such changes, including increase in the Annual Rate as may be adopted by Licensor from time to time. Amendments to the EULA and current fees will be provided as required by federal law.

The EULA constitutes the entire and exclusive agreement between you and Licensor with respect to the Service, and supersedes and replaces any other agreements, terms and conditions applicable to the Service. The EULA creates no third party beneficiary rights. Licensor's failure to enforce a provision is not a waiver of its right to do so later. If a provision is found unenforceable the remaining provisions of the EULA will remain in full effect and an enforceable term will be substituted reflecting our intent as closely as possible. You may not assign any of your rights in the EULA, and any such attempt is void, but Licensor may assign its rights to any of its affiliates or subsidiaries, or to any successor in interest of any business associated with the Service.

Neither party will be responsible for any delay, interruption or other failure to perform under this EULA due to acts beyond its reasonable control, but only for so long as such conditions persist. Force majeure events include, but are not limited to: natural disasters (e.g., lightning, earthquakes, hurricanes, floods); wars, riots, terrorist activities and civil commotions; activities of local exchange carriers, telephone carriers, wireless carriers, Internet service providers and other third parties; explosions and fires; embargoes, strikes and labor disputes; governmental decrees; and any other cause beyond the reasonable control of a party.

MVSB may provide Customer with notice via e-mail, text message and/or postings on the MVSB website.

The failure of a party or MVSB in any one or more instance(s) to insist upon strict performance of any of the EULA will not be construed as a waiver or relinquishment of the right to assert or rely upon any such term(s) on any future occasion(s).

If any provision of the EULA is declared by a court of competent jurisdiction to be invalid, illegal or unenforceable, such provision shall be severed from this EULA, and the other provisions shall remain in full force and effect. In this case, the parties agree to comply with the remaining terms of this EULA in a manner consistent with the original intent of the EULA.

Our Pledge to You

The goal of My Virtual StrongBox™ is to provide useful and secure storage of important documents and files for timely access.

We value the trust that our Licensors and Consumers place in us. We are committed to protecting the personal privacy of individuals that visit our web site and use our products and services. We have a fiduciary responsibility to our Licensors as well as to their Customers.

The purpose of our Privacy Policy is to protect the privacy and confidentiality of our Licensors and more specifically to protect the interests of our Licensors' Customers. No action can be taken involving the Consumer data, without the prior consent of our Licensor and the Consumer.

We recognize and respect that Consumers expect privacy and confidentiality in all dealings with our Licensor and our Company. We pledge that we will take the steps necessary to protect the privacy of information shared with our Company.

We operate secure data networks protected by industry standard firewalls, encryption, and password protection. The company enforces security procedures to protect confidential information from loss, misuse, or alteration. When Consumers connect with our secure server, we do collect data to interact with you. This is done through Secure Socket Layer (SSL) which encrypts or scrambles your data so that no one else can read it. Data collected may include, but is not limited to, domain name, pages visited, and length of session.