## Important Information Regarding Online Banking Security

On Monday April 9, 2018, personal and business online banking security is being updated. Transport Layer Security (TLS) is a protocol that ensures that a connection to a remote end point is securely encrypted in order to provide privacy and date integrity. TLS 1.2 is the most current version and is considered to be the most secure. TLS 1.0 and 1.1 are earlier, now less secure versions.

Most internet browsers and operating systems that support TLS 1.2 will typically utilize it by default. Therefore, you may not need to do anything to maintain the security quality and accessibility with your online banking.

In some cases, though, you may need to enable TLS 1.2 in order to use personal and business online banking. See chart of browser and operating systems for compatibility notes below. Also below is a guide for enabling TLS 1.2 should your browser not default to this security level.

| Browsers and Operating Systems                 | TLS 1.2 Compatibility Notes       |
|--|-----------------------------------|
| Microsoft Edge                                 | Compatible by default             |
| Microsoft IE Desktop and mobile version 11     | Compatible by default             |
| Microsoft IE Desktop versions 9 and            | Capable when run in Windows 7 or  |
| 10   | newer, but not enabled by default |
| Firefox 27 and higher                          | Compatible by default             |
| Google Chrome 38 and higher                    | Compatible by default             |
| Oracle Java version 1.7 and higher             | Compatible by default             |
| Mobile Safari versions 5 and higher            | Compatible by default             |
| Microsoft Windows Server 2008 R2<br>and higher | Compatible by default             |
| Microsoft Windows Server 2008 and              | Not compatible with TLS 1.2       |
| below  |                                   |
| Microsoft Windows 7, 8.0, 8.1 and 10           | Compatible by default             |
| Microsoft XP/Vista and below                   | Not compatible with TLS 1.2       |

How to Enable Transport Layer Security (TLS) 1.2

- 1. From your internet browser, select **Tools**, then **Internet Options.**
- 2. Click the **Advanced Tab**, and scroll down to Security section.



3. Ensure TLS 1.2 is checked. If it is not, check TLS 1.2 and select, Apply, OK.

| Internet Options   |  |
|--|--|
| General Security Privacy Content Connections Advanced  |  |
| Settings   |  |
|  |  |
| Enable DOM Storage   |  |
| Enable Enhanced Protected Mode*  |  |
| Enable Integrated Windows Authentication*  |  |
| Enable native XMLHTTP support  |  |
| Enable SmartScreen Filter  |  |
| <ul> <li>Enable Strict P3P Validation*</li> <li>Send Do Not Track requests to sites you visit in Internet E</li> </ul> |  |
| Use SSL 2.0  |  |
| Use SSL 3.0  |  |
| Use TLS 1.0  |  |
|  |  |
| Use TLS 1.2  |  |
| ✓ Warn about certificate address mismatch*   |  |
| Warn if changing between secure and not secure mode  |  |
|  |  |
| *Takes effect after you restart your computer  |  |
| Restore advanced settings  |  |
|  |  |
| Reset Internet Explorer settings   |  |
| Resets Internet Explorer's settings to their default   |  |
| You should only use this if your browser is in an unusable state.  |  |
|  |  |
| Some <u>settings</u> are managed by your system administrator.   |  |
| OK Cancel Apply  |  |

4. Do not uncheck TLS 1.0 or TLS 1.1 as some websites may not be utilizing TLS 1.2 yet.