

**TLS Changes will take effect May 14, 2018,
and can be done any time before this date.**

About Transport Layer Security (TLS)

Transport Layer Security (TLS) is a protocol that ensures that a connection to a remote endpoint is securely encrypted in order to provide privacy and data integrity. First Choice Bank's internet banking provider's web applications and application programming interface (API) connections use TLS as a key component of their security. 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. The predecessor to TLS, Secure Sockets Layer (SSL), has already been disabled in First Choice Bank's internet banking systems.

Enabling TLS 1.2

Browsers and operating systems that support TLS 1.2 will typically utilize it by default, preferring TLS 1.2 over older, less secure encryption protocols.

Our internet banking provider is disabling the less secure TLS 1.0 and 1.1 encryption protocols across all applicable services effective May 14, 2018. After this change, users accessing First Choice Bank internet banking systems must use operating systems and browser versions that support TLS 1.2 and ensure that TLS 1.2 is enabled.

TLS Preparations

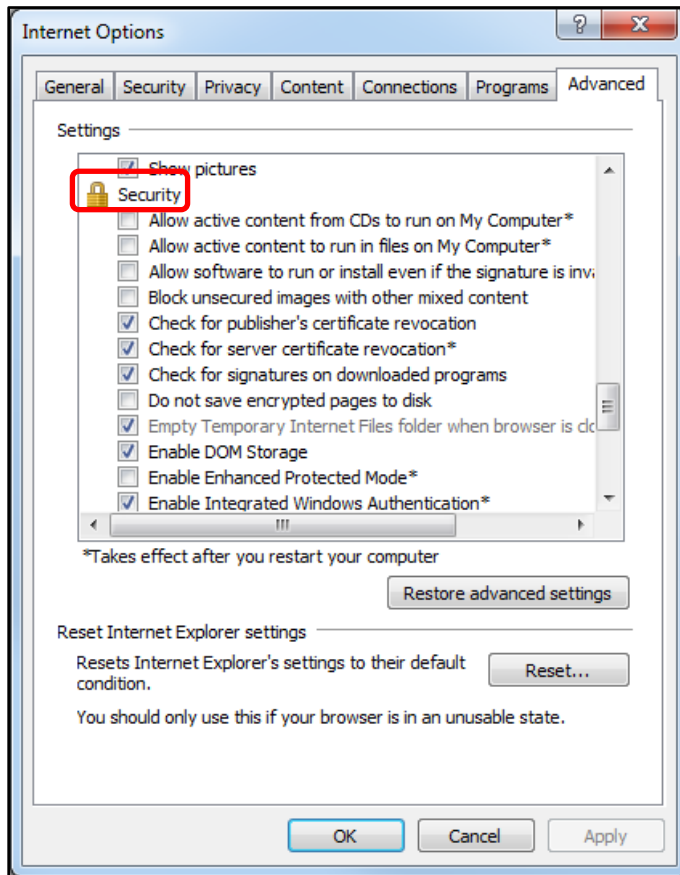
To prepare for this change, please ensure that you are using operating systems and browsers that support TLS 1.2. Below is a basic TLS 1.2 compatibility chart.

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 10	Capable when run in Windows 7 or newer, but not enabled by default
Firefox 27 and higher	Compatible by default
Google Chrome 38 and higher	Compatible by default

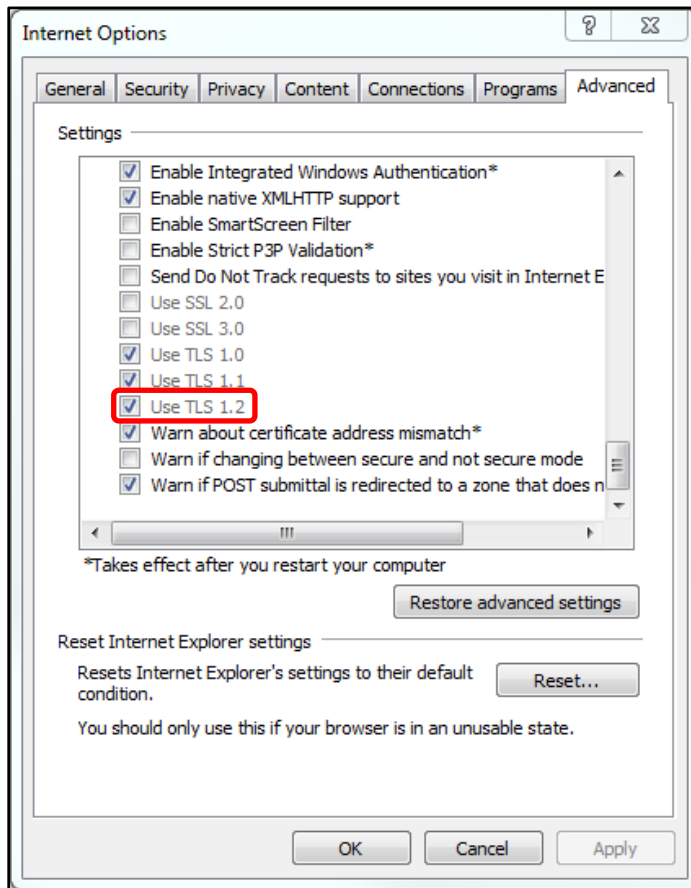
Oracle Java version 1.7 and higher	Compatible by default
Mobile Safari versions 5 and higher	Compatible by default
Microsoft Windows Server 2008 R2 and higher	Compatible by default
Microsoft Windows Server 2008 and below	Not compatible with TLS 1.2
Microsoft Windows 7, 8.0, 8.1 and 10	Compatible by default
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 not check **TLS 1.2** and select, **Apply**, **OK**.



Note: Do not uncheck TLS 1.0 and 1.1, as access to other third-party sites that have not yet enabled TLS 1.2 will be adversely affected.

Service Disruption

Not supporting TLS 1.2 prior to the disabling of TLS 1.0 and 1.1 will result in a disruption of service.