

Microsoft Discontinues XP Operating System Support



Frequently Asked Questions (FAQ's)

When: Effective April 8, 2014, Microsoft will no longer provide support for the Microsoft XP Operating System. Support for Office 2003 will also be ending on the same day.

What does this mean? According to Microsoft, itself, **Windows XP users should take action.**

Why do I need to do anything? After April 8, 2014, Microsoft will **no longer** provide any new security updates, non-security hotfixes, free or paid assisted support options or online technical content updates for Windows XP operating systems. ***This means that your computer and any and all personal data on your computer may become vulnerable to cyber-attacks and personal data breaches/compromise.***

Why do I need to upgrade from Windows XP? After April 8, 2014 Microsoft will officially retire Windows XP. For those still using Windows XP they will have the following implications:

- No support: Microsoft support, including online and phone-based technical support, will end for Windows XP.
- Security risks: Critical security updates will stop, making machines much more vulnerable to viruses, as hackers are waiting to take advantage of this insecurity. If your computer gets a virus your machine will not perform properly; it may shut down entirely; you are at risk for losing files and having your personal information stolen. Newer Windows operating systems offer much better security.
- Software issues: Many vendors will no longer support products that are running on Windows XP.
- Old technology: Windows XP was released 12 years ago, and was replaced by Windows 7 in 2009. It does not support HTML5 or the newest version of Internet Explorer nor does it support many modern hardware devices such as USB 3.0.

Are the security risks of continuing to use Windows XP really that severe? Yes, it is that serious. New vulnerabilities are still being discovered in Windows XP. At the end of November 2013 a new security vulnerability was uncovered that allows an attacker to take over Windows XP; Microsoft promises a patch to close this security hole. After April 8, 2014 Microsoft is going to stop plugging these holes

allowing malware to forever use these open doors for direct access to your personal information and compromise your machine.

Criminals and malware writers are waiting for April 8, 2014 to unleash new attacks on Windows XP. Think about what files, documents, pictures, and information is stored on your Windows XP computer. Now ask yourself what you would do if all these documents, pictures, and information were suddenly destroyed, stolen, or released to the Internet.

How do I protect myself? You will need to purchase a new computer that runs on a currently supported operating system.

How do I know what Operating System I am using? 1) Click on the Windows Start button, 2) Click on the Control Panel and 3) Click on "System". This will provide you with confirmation if you are operating on Microsoft XP.

What do I need to do, now that I know I have Windows XP? You will need to replace your computer with a new computer that runs on a currently supported operating system. If you continue to use your existing computer, you are highly encouraged to disconnect your computer from the internet as your computer and you will be vulnerable to cyber-attacks that may result in your online banking account being compromised.

I have an Apple Mac product. Does this impact me? No. If you have an Apple product, this does not have any impact to you.

Does Pacific Crest Savings Bank's Online Banking work on Apple OS Lion software? Our online banking is compatible with all browsers that run with Apple OS Lion software including Safari (v. 3.0 through v. 4.0.5).

We encourage you to visit Microsoft webpage to obtain more detailed information about this very important change:

<http://www.microsoft.com/en-us/windows/enterprise/endofsupport.aspx>

Remember April 8, 2014 is the last day of support.