



Identity Theft and Online Fraud

What Is Identity Theft?

Identity theft occurs when someone unlawfully obtains your personal information with the intent to commit fraud. Information such as your name, date of birth, Social Security number and mother's maiden name can help a thief impersonate another individual. Once thieves have access to this information, they can commit different kinds of fraud, including accessing bank accounts, obtaining loans, making purchases, even securing employment and obtaining health care under a false identity.

We work hard to safeguard your personal information. However, customer awareness is an important component of protecting yourself from this crime.

Protecting Consumer Information

We:

- Have procedures in place at all call centers to help validate the identity of callers.
- Ensure that no Social Security numbers are contained in correspondence, unless required.
- Do not require personal information, such as account numbers, passwords, personal identification information or other confidential customer information, by email or text messaging.
- Contact customers in a manner that protects personal and confidential information.
- Clearly identify ourselves when we initiate customer contact.
- Conduct regular training with employees on how to detect fraudulent activities.
- Follow very strict standards that limit access to data.
- Regularly test security technology.
- Require all vendors that perform necessary services for us to sign confidentiality statements that ensure all data is safeguarded.

About Online Fraud

You need to constantly protect yourself from email and Internet fraud, just as you do from identity theft. You wouldn't give your credit card to a person you don't trust. In the same vein,

you should never trust your personal contact or account information to a website that does not provide a secure encrypted connection.

If you get an email or pop-up message asking for personal or financial information, do not reply and do not select any links in the message. Legitimate companies don't ask for this information through email. If you are concerned about your account, contact the organization mentioned in the email using a telephone number you know to be genuine or open a new Internet browser session and type in the company's correct Web address yourself. Don't cut and paste the link from the message into your Internet browser — thieves can make links that appear to go to a legitimate address but that actually send you to a different site.

Additional Resources

For more information about identity theft and other tips on how to protect yourself and your information, please visit the following websites.

Note: Selecting the links below will take you away from our website.

| Agency | Website Reference |
|-------------------------------------|---|
| Federal Trade Commission | http://www.consumer.ftc.gov/topics/privacy-identity |
| FDIC Consumer Alerts | http://www.fdic.gov/consumers/consumer/alerts/index.html |
| United States Department of Justice | http://www.usdoj.gov/criminal/fraud/websites/idtheft.html |

What to Do If You Suspect You Are a Victim

If you suspect fraudulent activity on your account with us:

- Contact our privacy department to report unethical or fraudulent activity.

Privacy Department
Lela
2237 S. Acadian Ste. 650
Baton Rouge, LA 70808
(800) 228-4755
privacy@lela.org

- File a complaint with the Federal Trade Commission (FTC).
 - Use the online complaint form.
 - Call the FTC's Identity Theft Hotline:
Toll free: (877) 438-4338
TTY: (866) 653-4261
- Place a fraud alert on your credit reports, and review your credit reports.

Fraud alerts can help prevent an identity thief from opening more accounts in your name. Contact any of the three consumer reporting agencies below to place a fraud alert on your

credit report. You only need to contact one of the three agencies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report too. If you do not receive a confirmation from an agency, you should contact that agency directly to place a fraud alert.

| Equifax | Experian | TransUnion |
|---|--|---|
| P.O. Box 105069 Atlanta, GA 30348-5069 (888) 766-0008 www.equifax.com | P.O. Box 9554 Allen, TX 75013 (888) 397-3742 www.experian.com | Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19022-2000 (800) 680-7289 www.transunion.com |

Innovis

Innovis does not share fraud alert information with any other credit reporting agency. To place a fraud alert on your credit report with Innovis, please use the following information:

Innovis

(800) 540-2505
<https://www.innovis.com/personal/fraudActiveDutyAlerts>

Reviewing Your Credit Reports

Once you place the fraud alert on your file, you're entitled to order one free copy of your credit report from Equifax, Experian and TransUnion, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports. (Innovis may charge a fee to issue a copy of your credit report.) Once you get your credit reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open and debts on your accounts that you can't explain. Check that information like your Social Security number, address(es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, contact the credit reporting agencies for information on how to get it removed.

Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.

- File a report with your local police or the police in the community where the identity theft took place.
- Close the accounts that you know or believe have been tampered with or opened fraudulently.

Visit the FTC Consumer Information site and www.stopfraud.gov to learn more about online fraud and identity theft.

Free Annual Credit Reports

Remember, even if you are not a victim of identity theft, you can still review your credit reports for accuracy free annually. Each of the major national consumer reporting agencies are required by federal law to provide you with a free copy of your credit report at your request once every 12 months. Obtain a free copy of your report at www.annualcreditreport.com.