



Online Account Access Agreement Terms and Conditions

These Online Account Access Agreement Terms and Conditions ("Online Account Access Agreement") state the terms and conditions that govern your use of the website offered by the Louisiana Education Loan Authority (Lela), a division of the Louisiana Public Facilities Authority (LPFA) and its affiliates ("we," "us," "our" or "Lela").

Acceptance

By agreeing below or by creating an Online Account Access Account with us, you hereby agree to be bound by this Online Account Access Agreement. This indicates your acceptance of this Online Account Access Agreement.

Account Creation

To use certain services and features on this website, such as initiating an online application for a student loan or accessing or making a payment on your existing student loan owned or serviced by us ("Online Services"), you will need to create one or more Online Account(s) ("Account"). You will be required to submit certain personal information, including your full name, Social Security number, date of birth and address.

You may also be required to register and obtain a user ID and password or other identification information provided to you by us and to create challenge questions and answers ("Online Account Access Information"). The Online Account Access Information is used to authenticate access to an Account.

You shall provide us with complete and accurate information for the creation of your Account or using Online Services. We may invalidate requests submitted on altered forms. We may decline your loan application or terminate your use of the website if we believe that any information you provide about yourself is untrue or that the form has been altered.

Privacy Policies

Our use of the personal information you provide in connection with the use of this website or Online Services are governed by the [Online Privacy Statement](#) and, for Iowa Student Loan

customers, the Iowa Student Loan Customer Privacy Notice (referred to as "Privacy Policies"), which are hereby incorporated by these references. Before you provide your personal information and establish an Account, you should read the Privacy Policies, which can be accessed from the Privacy link on the Lela Loan home page (www.lela.org).

Terms and Conditions

When you use Online Services, your rights and responsibilities regarding the services we provide for the Account are governed by the Website [Terms of Use](#) (referred to as "Terms of Use") which is hereby incorporated by this reference. Other products or services may be provided by us through this website that have additional terms and conditions that may also apply. If there is a conflict between the Online Account Access Agreement and those additional terms and conditions, the additional terms and conditions govern. The Terms of Use may be accessed from the Terms of Use link on the Lela home page (www.lela.org).

Confidentiality of Account Information

You shall maintain the confidentiality of any username and password for your Account. You shall not permit any person to use your username, password or any other form of authorization we may provide to you. You are solely responsible for all activity under any Account you may create with our website, which includes any misuse of your username and password and any damages caused because of that misuse. We may rely on the provision of your username and password as identifying and authenticating you as the user. We are not liable for damages, costs, expenses or fees arising from your disclosure of your username, password or other account information to another person.

You shall immediately notify us in writing or through personal conversation with a customer service technical support representative if the security or confidentiality of your username, password or any other form of authorization is compromised or if you believe that your Account has been subject to unauthorized use. You may notify us by using the contact information listed in the [Contact Us](#) section of our website.

Account Termination

We may terminate your account, username, password or any other form of authorization for any reason, in its sole discretion. We may terminate your Online Account Access after an extended period of inactivity. Termination may affect your access to the services on the website, your account details or other material. If your use of the website is terminated, you will remain liable