

# Account Authentication and Safe Online Banking

At Lafayette Schools Credit Union, we are committed to ensuring that your account information via the Internet is safe. It is important that you help protect your computer and account information, too. We recommend that you take precautions to help prevent the compromise of your online banking account.

## Online Safety Precautions

### 1. Set strong passwords

Create a password that is a combination of upper and lower case letters, numbers, and special characters. Change your password regularly and don't share it with others.

### 2. Protect your personal information

Emails and text messages can be masked to look like they are coming from a trusted sender. Do not send your personal information such as account numbers, social security number, passwords, etc. via email or text.

### 3. Keep your computer healthy

Use anti-virus software, a firewall and spyware detection software to help keep your computer safe and secure. Opening files attached to emails can be dangerous, especially when they are from someone you don't know, since they can allow harmful viruses.

### 4. Avoid scams to steal your identity

Don't click on any links within an e-mail asking you to access your account or to verify PIN numbers, passwords, or other sensitive information. Criminals can use fake email addresses and web pages that look legitimate. If you receive an e-mail, immediately contact us to report the incident.

### 5. Protect your card when shopping online

Shop at reputable websites. When you go to the payment screen to enter your card number, make sure there is an "s" in the beginning of the web address ("https"). This represents "secure".

### 6. Logoff from sites when you are done

When you are ready to leave a website you have logged in to, logoff instead of just closing the page.

### 7. Monitor your account activity

Review your account regularly either online or with your financial statements. Report any unauthorized transactions.

### 8. Assess your risk

Assess your online banking security controls such as, but not limited to: storage of online banking information (account number, password, pin, answers to security questions), and the type of antivirus protection you use on your computer.

## What to Expect from Lafayette Schools CU

- Lafayette Schools CU will NEVER call, email, text or otherwise contact you and ask for your online banking user name, password or other credentials.
- Card fraud detection may contact you on behalf of Lafayette Schools CU to verify unusual credit or debit card transactions. They will NEVER ask you for your credit or debit card number, PIN, 3-digit security code on the reverse of the card or expiration date.

## Learn More About Safe Online Banking

[www.lsfcu.net/security](http://www.lsfcu.net/security)  
[www.ftc.gov](http://www.ftc.gov)  
[www.idtheft.gov](http://www.idtheft.gov)

## If You Suspect a Compromise

If you suspect, notice or experience any suspicious activity with Lafayette Schools CU online banking, mobile banking or your debit/credit card, you should contact us immediately.

Online Banking & Debit Card Fraud  
1-866-989-2800

Credit Card Fraud (FIS Card Services)  
1-800-600-5249

You can also visit any Lafayette Schools CU branch location during normal business hours to report suspicious account activity, discuss any security-related events, and receive a copy of our Electronic Fund Transfers Agreement.

### Main Office

515 Guilbeau Road  
Lafayette, LA 70506

### Acadia Branch

331 Odd Fellows Road  
Crowley, LA 70526

### Carencro Branch

724 Vetrans Drive  
Carencro, LA 70520

### Iberia Branch

1101 Parkview Drive  
New Iberia, LA 70563