

Frequently Asked Questions for Bank Customers Affected by Severe Storms and Flooding in Louisiana

Scams and Fraudulent Acts

Q. How can I protect against fraud or scams?

- A.** Protect your personal and financial information. Do not divulge your bank or credit card numbers or other personal information over the phone unless you initiated the conversation with the other party and you know that party is reputable. Be wary of imposters who contact you claiming to be government employees or volunteers and who ask for personal financial information or money. Reject offers to cash a check for someone in exchange for a fee, even if the bank makes the funds available to you right away, as it may turn out that the check was fraudulent.

Be careful before accepting unsolicited offers of repairs or other assistance. Deal only with licensed and insured home-repair contractors and get recommendations from people you know and trust. To check out a local business, including complaints against it, start by contacting your state Attorney General's office or your state or local consumer affairs office. In addition, get prices and other key details in writing and take your time to read and understand anything you are asked to sign.

Identity Theft / Verification

Q. What should I do if I am worried about identity (ID) theft?

- A.** If you feel ID theft is a concern, or have reason to believe you may be a victim of ID theft, you may place a "fraud alert" on your credit file by contacting the fraud department at one of the three major credit bureaus for which contact information appears below.

This can help prevent a thief from opening new accounts or making changes to your existing accounts. **However, be aware that placing an alert on your account may prevent you from opening an account unless the bank can contact you and positively confirm your identity.**

- Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241
- Experian: 1-888-EXPERIAN or 1-888-397-3742; www.experian.com; P.O. Box 9554, Allen, TX 75013
- TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

- If you think your personal information has been misused, contact the local police. Individuals also can contact and file a complaint with the Federal Trade Commission by phone at 877-IDTHEFT or 1-877-438-4338 or TDD 1-866-653-4261, or on the Internet at <http://www.ftc.gov/idtheft>.

- As always, protect your Social Security number, bank account and credit card numbers, and other personal information, especially in response to unsolicited requests from strangers. Fraudsters may try to trick you into divulging personal information, or they may steal sensitive mail or documents from homes and offices.

Q. Severe storms and flooding forced me to evacuate without my personal IDs or financial records. How do I rebuild my financial records?

A. These tips will help you begin to re-establish your financial records:

- Replace your driver’s license or state identification (ID) card. A driver’s license and a state ID card for non-drivers are the most commonly used IDs for proof of identity. These documents should be replaced as soon as possible. Contact information appears below:

Louisiana Office of Motor Vehicles at <http://omv.dps.state.la.us/>

- **Replace your Social Security card.**

The Social Security Administration’s (SSA) card replacement process requires another form of identification, such as a driver’s license. For more information, call 1-800-772-1213 (TTY 1-800-325-0778), or go to www.SSA.gov and click on “Get Or Replace A Social Security Card.” Information about Social Security benefit payments also is available at www.socialsecurity.gov/emergency.

- Consider replacing other documents that may serve as proof of identity, such as:
 - Passport
 - Employer ID card
 - School ID card
 - Military ID card
 - Marriage or divorce record
 - Adoption record
 - Health insurance card (not a Medicare card)
 - Life insurance policy
- Replace your credit cards, debit cards, and checks and inquire about your safe deposit box.
- Contact your financial institution. You can call the FDIC’s toll-free number 1-877-ASK-FDIC (1-877-275-3342) for bank contact information. Once connected, your financial institution should explain the process for replacing your cards, checks, and financial records. If you kept documents in your bank’s safe deposit box, you may want to inquire whether the boxes are intact.

You also can contact your credit card issuer if your credit card was not issued by a financial institution, or you are unsure what financial institution issued your card. Contact information for the four major credit card issuers appears below:

- American Express - 1-800-528-4800 or TDD 1-800-992-3404
<https://www.americanexpress.com>
- Discover – 1-800-DISCOVER (1-800-347-2683)
<https://www.discover.com>
- MasterCard – 1-800-627-8372
<https://www.mastercard.us/en-us/consumers.html>
- Visa – 1-800-VISA-911 (1-800-847-2911)
<https://usa.visa.com>

- If you do not remember the credit cards you have, you can obtain your credit report from one of the three major credit bureaus (Equifax at 1-800-525-6285, Experian at 1-888-397-3742, or TransUnion at 1-800-680-7289). Your credit report should list all credit cards in your name; a copy of this information may be provided to you at no cost under federal law. For details, contact a central service set up by the credit bureaus at 1-877-322-8228, or go to www.AnnualCreditReport.com.

Credit Issues

Q. I am no longer working due to the storm and don't have the income to live on and meet my payments. If I miss loan payments, how will this affect my credit? Will I be charged late fees?

A. The FDIC is encouraging banks to be understanding during this time and work with customers seriously affected by the severe storms and flooding. In certain situations, the FDIC is asking banks to allow customers to defer loan payments with no adverse consequences for the borrower, extend loan terms, and restructure loans. However, before deferring payments or changing the terms of the loan, contact your bank to determine its flexibility during this time.

Q. I need financing until insurance checks come in, and I can find another job. Will banks help?

A. We understand that not all banks provide unsecured loans, but the FDIC has encouraged banks to consider working constructively with affected consumers to meet their lending needs.

Other Recovery Tips

Q: What are other tips to start the recovery process?

A. Report property damage to your property insurance company or agent as soon as possible. To the extent possible, do not throw away damaged goods or make major repairs until a claims adjuster visits your residence. Keep receipts for emergency repairs. Also:

- Look into federal assistance for survivors of natural disasters. This may include special loans for homeowners, small business owners, or farmers to repair or replace damaged property. Visit www.disasterassistance.gov to learn more. You also can call the Federal Emergency Management Agency at 1-800-621-FEMA (1-800-621-3362).
- Immediately contact your creditors if you don't think you can pay your bills or make credit card or loan payments on time. Paying your debts late or not at all can result in penalties, interest charges, and damage to your credit score. Your creditors likely will work with you on a solution, but it's important to contact them as soon as possible and explain your situation.

- If you have additional concerns or a complaint with a business such as a financial institution or an insurance company, be proactive. Contact the firm directly. If that doesn't produce the desired results, you may contact the appropriate federal or state regulatory agency for help or guidance.
- Seek help from non-profit organizations in your area. Their financial assistance programs may include services such as counseling, free legal assistance, and low-interest business loans.
- Louisiana renters with flood damage may be eligible for federal help, as described in the following Federal Emergency Management Agency resource: <http://www.fema.gov/news-release/2016/08/26/louisiana-renters-flood-damage-may-be-eligible-federal-help>