LASERS
Louisiana State Employees' Retirement System

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LIAISON MEMORANDUM
NUMBER 19-21

To: Agency Liaison Officers

From: Cindy Rougeou
Executive Director

Re: Beware of Phishing Scams

Date: November 7, 2019

Technology today affords us added convenience, but comes at an increased risk of identity theft and Internet scams. Cybercriminals continue to use sophisticated techniques to steal identities, personal information, and money.

Phishing is a form of fraud in which an attacker masquerades as a reputable entity or person in email or other communication channels. In some instances, phishing criminals will send an email to an individual at an organization, such as personnel in the Human Resources department, with the ultimate goal of re-routing an employee or retiree's paycheck by direct deposit. The email will appear legitimate, and may result in the individual assisting with the fraudulent request to modify banking information if they are not diligent in confirming the validity of the email source.

Here are some tips to help you avoid falling for phishing:

- **Spoofed Headers - Faking the "From:" Field**
  There is a belief that if an email says it is from an account such as webmaster@la.gov, then it must actually be from webmaster@la.gov. The unfortunate reality is that the "From:" field can be easily faked to appear as any account or person. This is commonly referred to as "spoofing."

- **Do not click on links. Type the URL address directly into the browser.**
  Hover your cursor over links to determine if the address is unknown, suspicious, or misleading. If the text of the hyperlink and the link shown when you hover over it do not match, it is likely phishing.

- **What do phishing emails look like?**
  Do not trust emails because they have logos and signature lines that appear valid. Those are easily faked. Phishing emails will often ask for changes with bank accounts, passwords, or private information. They are usually in a rush, so you will not have a chance to verify their information.

If you receive an email from a retiree requesting to change their banking information associated with benefit payments from LASERS, please direct them to our website at www.lasersonline.org. They may also call 800.256.3000 for the appropriate forms, which should be submitted directly to LASERS from the retiree.