

CYBER-CRIMINALS are constantly looking for victims to wire them commissions, sales proceeds or deposits. Real estate transactions are especially vulnerable. Here's how you can help protect your money:

### HOW YOUR \$\$\$ IS STOLEN



Hacker gains access to **your email account** and sends fraudulent wire request to the home buyer.



**Home Buyer sends funds** intended for their closing to the hacker's fraudulent bank account.



### HOW TO PROTECT YOURSELF



#### CALL BEFORE SENDING ANY MONEY

- Before sending funds, call us at a number you know is accurate to verify the instructions. Do not use the phone number in an email – even if the email looks like it is from us.
- Call us if you are suspicious. Be wary of any email asking for money early or asking for part of the money needed to close. Don't trust an email that changes, updates or is "re-sending" wire instructions.
- Call your bank. After talking to us, talk to your bank to confirm it has the correct information.



#### CALL AFTER SENDING

- Call us after sending us your money to make sure we received it.
- Staying in touch with your escrow officer is the best way to avoid problems.



#### ACT IMMEDIATELY IF SOMETHING SEEMS WRONG

- Contact your bank. Ask your bank to contact the bank where the fraudulent wire was sent.
- Contact your local Federal Bureau of Investigation (FBI) office – the FBI can work with other agencies and might be able to help return or freeze the funds.
- File a complaint online with the FBI at [bec.ic3.gov](http://bec.ic3.gov).