

## **Wire Fraud Warning (Don't be the next victim of wire fraud)**

Criminals are targeting e-mail and social media to steal information. This is particularly common in real estate transactions because sensitive data, including social security numbers, bank account numbers, and wire instructions are often sent by electronic means.

These criminals could:

- HACK INTO YOUR E-MAIL ACCOUNT or the e-mail of others involved in your real estate transaction and may direct you to wire money to the hacker's account.
- SEND FRAUDULENT E-MAILS that appear to be from your real estate licensee, lender, or closing agent.
- CALL OR EMAIL YOU claiming they have revised wiring instructions.

### **PROTECT YOURSELF:**

#### **DO NOT TRUST EMAILS CONTAINING WIRE INSTRUCTIONS**

- Never wire funds without calling to confirm the wiring instructions directly with the intended recipient.
- Be especially aware of any request to change any of the original wiring/money transfer information, change in the person you have been working with on the transaction, or a subtle difference in their behavior, speech, or grammar. These are some signs of a potential scam.

#### **DO NOT TRUST EMAILS SEEKING PERSONAL/FINANCIAL INFORMATION**

- If you receive an email requesting personal/financial information or asking you to download, click on a link, send, and/or do anything that may seem unusual to you, call your escrow officer immediately prior to acting on the suspicious email to verify the validity of the email.

#### **MAKE SURE YOU CAN TRUST YOUR SOURCE OF INFORMATION**

- Never direct, accept or allow anyone in the transaction to consent to receiving transfer instructions without a direct personal telephone call to the individual allegedly providing the instructions.
- It is imperative that this call be made to a number obtained in person from the individual or through other reliable means, not from a number provided in the email or the wiring.

### **ONLINE RESOURCES:**

The Federal Bureau of Investigation [www.fbi.gov/scams-and-safety](http://www.fbi.gov/scams-and-safety)

The Internet Crime Complaint Center [www.ic3.gov](http://www.ic3.gov)

The National White Collar Crime Center [www.nw3c.org](http://www.nw3c.org)

On Guard Online [www.onguardonline.gov](http://www.onguardonline.gov)

### **NEVER ACCEPT WIRING INSTRUCTIONS FROM YOUR AGENT OR BROKER**

The undersigned acknowledges receipt of this wire fraud alert and understands the importance of taking proactive measures to avoid being a victim of wire fraud in a real estate transaction.

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Client or Customer

Date

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Client or Customer

Date