



# Protect What You Have From Cyber-Criminals

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

## CALL BEFORE SENDING

**Call us initially.** 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 us at a number you know is accurate if you are suspicious.

**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.** Call us to make sure we got it. It may take some time but staying in touch is the best way to be sure there is not a problem.

## ACT QUICKLY IF SOMETHING SEEMS WRONG

**Call the bank and the authorities.** If you think your money was sent to a criminal, you might be able to get it back but time is not your friend. You should immediately:

- 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).

For more information about preventing fraud in the home closing process, please visit:

[us-title.com/wire-fraud](http://us-title.com/wire-fraud)