

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 or phone call asking for money early or part of the money needed to close. Don't trust an email or phone call 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.

For more information about preventing fraud in the home closing process, please visit: mssg.com/wire-fraud