

# PROTECT

## Your Information Against **WIRE FRAUD**



When you are involved in a real estate transaction, you'll be required to submit personal information to different parties: lenders, realtors, settlement/escrow agents.

Unfortunately, would-be fraudsters sometimes attempt to steal personal information and even money through real estate transactions.

### **What is wire fraud?**

It is an act of fraud that uses electronic communications, such as making false representations on the phone or via email, to illegally obtain money.

Falling victim to a wire fraud scheme or related fraud can be financially devastating to those involved. Make sure you are aware of the risks and following procedures and protocols to guard against security failures.

## ***WHAT CAN YOU DO?***

Do not share your online banking login credentials with anyone.

Do not share your banking account information with any unnecessary parties.

Never access your bank account using a public computer.

Monitor your accounts regularly for unauthorized transactions and be sure to report any irregular transactions to your bank immediately.

Watch out for phishing emails with embedded links, even when they appear to come from a trusted source.

Be skeptical of any change in wiring instructions.

Confirm wire and other disbursement instructions received by email via a confirmed phone number, NOT the phone number in the same email.

Always make sure that emails regarding your transaction come from the person you are expecting them to come from and that the correct email address is being used.

Carefully review your personal information on your transaction paperwork to ensure it is correct.

This material is provided by First American Title Insurance and should be used for informational purposes only. For more information or details, please contact Universal Settlement Services of PA, LLC.

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