



# DON'T GET PHISHED!

KEEP YOUR MONEY SAFE DURING HOMEBUYING WITH THESE TIPS



**Phishing scams are stealing life savings and destroying dreams.** Posing as real estate or title insurance agents, scammers email homebuyers like you, claiming that down payments and closing costs need to be wired elsewhere. Don't fall for this dangerous trick.

## BE ALERT

- ▶ **TALK** with your real estate and/or title insurance agent about the closing process and money transfer protocols including alternatives to wiring funds.
- ▶ **NEVER** click on or respond to emails about wiring funds or about the payment process changing.
- ▶ **ALWAYS** call your real estate or title agent at a verified phone number before agreeing to anything via email.

## VERIFY, VERIFY, VERIFY

- ▶ **CONFIRM** your wiring instructions using a **KNOWN NUMBER** before transferring funds. Don't use phone numbers or links from an email.
- ▶ Have your bank confirm the name on the account and **LOOK FOR ANY RED FLAGS** in the wiring instructions before wiring funds.
- ▶ **CONFIRM** your transfer with your real estate agent and/or title company within four to eight hours.

## Have you already been victimized by a scammer?



Contact your bank or money transfer company immediately and request a recall notice.



Contact your local FBI office and police.



Report the crime to the FBI's Internet Crime Complaint Center: [www.ic3.gov](http://www.ic3.gov)



Report the scam to the Federal Trade Commission: [FTC.gov/complaint](http://FTC.gov/complaint)

Source: <https://www.consumerfinance.gov/about-us/blog/buying-home-watch-out-mortgage-closing-scams/>

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