Tips to Avoid Being a Cyber Scam Victim

It's an unfortunate fact that cyber criminals are everywhere, especially when large sums of money are involved, like a home sale. The transfer of money between buyers and sellers is a prime target. Here are some tips to help protect you, your private information, and your bank account:

1. Wire Instructions — Don't Rely on Email

Never rely on an email giving you instructions to wire money, even if it LOOKS like it's from someone you are working with. Criminals are hacking into and faking emails, so assume it's fake until you can verify it.

- Verify instructions with a call or text to the sender using a previously used or publicly obtained phone number. Don't reply to, or rely on contact info in the email.

- Obtain a paper copy of the wire instructions with the closing paperwork.

- Last minute changes, especially a request to change the bank, are a HUGE red flag.

- Ask to use a cashier's check and avoid wiring money whenever possible.

2. Remove Visible Passwords Before Showings or Open Houses

If you've got password reminders posted on your computer or elsewhere, remove them!

3. Texting is Safer than Email

It is more difficult for scammers to monitor texts. Text or call your real estate professional whenever possible instead of emailing.

4. Never Conduct Any Communications Using Public Wi-Fi

Hackers can easily intercept communications, unless you're using a personal VPN.

5. Never Click an Email Link or Attachment Before Carefully Verifying the Sender

Criminals can hack into email accounts through viruses loaded when a link or attachment is clicked. Always hover over the sender's name to see who sent the email. Look carefully, some hackers will use similar email addresses to ones you know.

6. A Better Option: Get a Cashier's Check

Why not use a cashier's check – and avoid wiring money completely.

These are some of the ways to protect yourself. New tricks are always being tried, so be vigilant and double check everything. Contact me if you have questions, I am here to help.

Name: _____

Email: _____

Phone: _____