



# PROTECT YOUR **MONEY** *From Wire Thieves*

## What does wire fraud look like?

It can look like a legitimate email or text from the title company, the realtor, or the lender with urgent instructions to wire funds! THE PROBLEM??? Those emails or texts are attempts by a criminal to STEAL YOUR MONEY and get you to wire money to an account controlled by them, set up under a name very similar to Independence Title.

## **BE SUSPICIOUS AND CAUTIOUS OF ANY EMAIL THAT YOU RECEIVE REQUESTING A WIRE TRANSFER.**

Pick up the phone and call your escrow team at a phone number from our Independence Title website and NOT a phone number contained in an email.

- We will NEVER call, email, or text you an unsolicited request to urgently wire money
- We will NEVER email our wiring instructions to you.
- You must call us to request a link to download them from a secure site.
- Once you have downloaded them using the secure link, they will not change
- Our bank account name will ALWAYS be Independence Title
- Our bank account will ALWAYS be located in Texas

## **WANT A BETTER OPTION FOR FUNDS?**

A cashier's check is a **SAFER** option to deliver closing funds than a wire transfer as it eliminates the risk of wired funds being diverted to a fraudulent account. **PURSUANT TO PROCEDURAL RULE P-27, CASHIER'S CHECKS ARE CONSIDERED GOOD FUNDS ONCE THEY ARE COLLECTED BY THE FINANCIAL INSTITUTION. DELIVERY OF A CASHIER'S CHECK ON THE DAY OF CLOSING MAY CAUSE A DELAY IN OUTBOUND WIRE REQUESTS SO PLEASE ARRANGE TO DELIVER ONE TO TWO DAYS PRIOR TO CLOSING.**