



# SHINE BRIGHT

## THE IMPORTANCE OF AVOIDING CYBER SCAMS

The effects of cyber scam can be far reaching. If someone falls victim to a cyber scam, this can result in identity theft, loss of savings, and an increase in debt.

Phishing is one of the most common cyber scams and it occurs when someone receives an email containing malware. When the attachment is opened, malware is installed and the damage has already been done. So think before you click on any links or open any attachments.

Phishing can also be a gateway for a social engineer to gain confidential information. In extreme cases, this has led to large sums of money being quickly transferred from the victim's account into offshore accounts. As Real Estate transactions involve large sums of money, cyber scams in Real Estate have been on the rise and the Federal Trade Commission has taken notice.

*"If you're buying a home and get an e-mail with money-wiring instructions, STOP, E-mail is not a secure way to send financial information, and your real estate professional or title company should know that." - Federal Trade Commission*



- **Never e-mail your financial information. E-mail is not considered secure.**
- **For any financial information you provide over the web, check that the site is secure. The URL should begin with https.**
- **Do not click a link in an e-mail to go to an organization's site. Instead, look up the real URL and type it into the web address yourself.**
- **Be cautious about opening attachments and downloading any files from e-mails.**
- **Make sure your operating system, browser, and security software are up-to-date.**

If you have been the victim of a phishing scam, you can file a report with the Federal Trade Commission at:  
**[www.ftc.gov/complaint](http://www.ftc.gov/complaint)**

## HELPING YOU SHINE BRIGHT