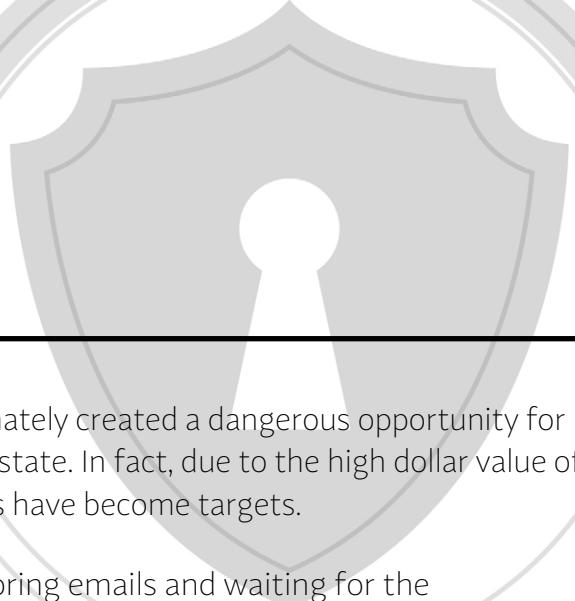


# Let's Work Together to Stop Cybercrime

PRESENTED BY TITLE GUARANTY



In today's digital age, the ease of electronically transmitting funds has unfortunately created a dangerous opportunity for criminals. Cybercrime is on the rise and affecting all industries, including real estate. In fact, due to the high dollar value of transactions, buyers, sellers, title and escrow companies, and real estate agents have become targets.

Cyber criminals can be savvy to the rhythms of real estate transactions, monitoring emails and waiting for the appropriate time to insert themselves into the flow of communications. At Title Guaranty, we have made it a priority to implement numerous safeguards and policies to protect against these predators. Our escrow staff is trained to look for signs of suspicious activity; however, it is important for all parties to be aware and vigilant to protect themselves from cybercrime.

Gone are the days where perpetrators are visible and merely trying to steal the money out of your wallet. We can fight cyber criminals together – read emails carefully, take the time to make and receive confirming phone calls, and work closely with your Escrow Officer as your transaction proceeds.

## Here's what you can do:

- 🛡️ Call your Escrow Officer immediately if you receive an email requesting to change the wiring instructions for your transaction. As a general rule, escrow companies will not change their wiring instructions during the course of a transaction.
- 🛡️ Confirm any material changes to the transaction directly over the phone or in person with your client or agent, and with the escrow or settlement agent as applicable.
- 🛡️ Double check the email address of emails you receive. Be careful not to just rely on hitting the "reply" button. These criminals are creative, varying one letter in an email address or even hacking the actual email account.
- 🛡️ Be sensitive to grammatical errors and unusual syntax in the body of the email. If an email uses unfamiliar or uncharacteristic phrases, it may be from someone that you do not know.



**MIKE B. PIETSCH**

CHIEF OPERATING OFFICER  
TITLE GUARANTY

"Cybercrime is a prevalent issue within the Hawaii real estate market that cannot be ignored. Title Guaranty enforces strict procedures to ensure our clients' funds are safeguarded on every transaction. These standards, along with our national resources and technology, enable us to defeat these cybercriminals' tactics."



**TITLE GUARANTY**  
— SERVING HAWAII SINCE 1896 —

**Title and Escrow is our business.  
Hawaii is our home.**

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