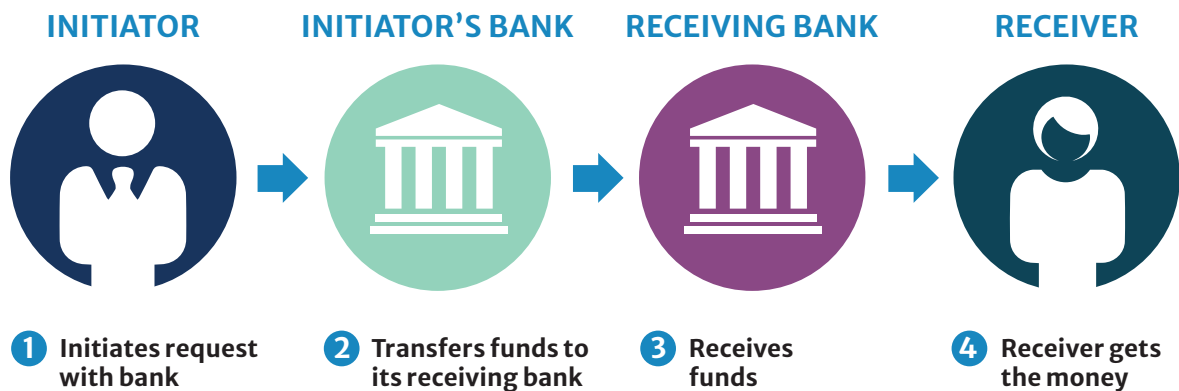


# Wire Fraud Alert

## Strategies to Keep Your Funds Safe

### How a Wire Transfer Works



### All Parties Face the Risk of Losing Their Money to Wire Fraud Ensure it Doesn't Happen to You

#### Tips to Ensure Secure Wire Transfer

- >> **Confirm wire instructions. Most compromises happen because buyers follow the wrong instructions.** Making sure your wire instructions are authentic, before sending the money, is the most important step.
- >> **Never rely on email communication regarding a change in wire instructions. Hackers use email to convince buyers of a change in wire instructions.** Always verify by calling the title company directly.
- >> **Use a familiar phone number to call the title company.** Do not rely on a phone number in what could be a fraudulent email message. If you don't have the title company's contact information, check the website or contact your attorney.
- >> **Be aware...** Entering into a real estate transaction is a long process. Be mindful that you are a target for hackers and follow extreme caution when communicating via email.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

Federal Bureau of Investigation  
<http://www.fbi.gov>

Internet Crime Complaint Center  
<http://www.ic3.gov>

**PONTOON TITLE COMPANY**  
***TITLE INSURANCE POLICIES***  
***ESCROW CLOSINGS***

2145 PONTOON ROAD  
GRANITE CITY, IL 62040

[mail@pontoontitle.net](mailto:mail@pontoontitle.net)

TELEPHONE (618) 931-6500

FACSIMILE (618) 931-3747

[www.theislawfirm-pontoontitle.com](http://www.theislawfirm-pontoontitle.com)

**WIRING INSTRUCTIONS**

To: Buyer(s)/Borrower(s) and lender(s)

When wiring funds to Theis Law Firm, P.C. and Phillip A.  
Theis d/b/a Pontoon Title Company

Destination Bank name: Regions Bank  
2400 Pontoon Road  
Granite City, IL 62040  
(618) 797-3270

Regions Bank Transit/Routing number: 062005690

Account name: Theis Law Firm, P.C. and Phillip A. Theis  
d/b/a Pontoon Title Company

Account number: 5002528890

Please reference: Buyer's/Borrower's full name

If you have any questions please call (618) 931-6500 Ext.0

Note: With cyber crimes on the increase, it is important to be ever vigilant. We recommend that financial information never be forwarded to or from any non-encrypted/non-secure email system. We will not be responsible for situations arising from forwarded non-secure communications. We strongly recommend that you always call us at a telephone number you trust and confirm is accurate just prior to wiring funds to verify our correct wiring information. If you receive an e-mail or any other communication that appears to be generated from a Pontoon Title Company/Theis Law Firm, P.C. employee that contains new, revised or altered bank wire instructions, consider it suspect and call our office. Our bank wire instructions seldom change.

C:/files/Letters/Wiring ins/server

Inquire before you wire!

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## WIRE FRAUD ALERT

This Notice is not intended to provide legal or professional advice.  
If you have any questions, please consult with a lawyer.

All parties to a real estate transaction are targets for wire fraud and many have lost hundreds of thousands of dollars because they simply relied on the wire instructions received via email, without further verification. **If funds are to be wired in conjunction with this real estate transaction, we strongly recommend verbal verification of wire instructions through a known, trusted phone number prior to sending funds.**

In addition, the following non-exclusive self-protection strategies are recommended to minimize exposure to possible wire fraud.

- **NEVER RELY** on emails purporting to change wire instructions. Parties to a transaction rarely change wire instructions in the course of a transaction.
- **ALWAYS VERIFY** wire instructions, specifically the ABA routing number and account number, by calling the party who sent the instructions to you. DO NOT use the phone number provided in the email containing the instructions, use phone numbers you have called before or can otherwise verify. **Obtain the number of relevant parties to the transaction as soon as an escrow account is opened.** DO NOT send an email to verify as the email address may be incorrect or the email may be intercepted by the fraudster.
- **USE COMPLEX EMAIL PASSWORDS** that employ a combination of mixed case, numbers, and symbols. Make your passwords greater than eight (8) characters. Also, change your password often and do NOT reuse the same password for other online accounts.
- **USE MULTI-FACTOR AUTHENTICATION** for email accounts. Your email provider or IT staff may have specific instructions on how to implement this feature.

For more information on wire-fraud scams or to report an incident, please refer to the following links:

**Federal Bureau of Investigation:**  
<http://www.fbi.gov>

**Internet Crime Complaint Center:**  
<http://www.ic3.gov>