



ANTI-FRAUD DISCLOSURE TO CUSTOMERS & CLIENTS

Anti-Fraud Disclosure Statement

Electronic communications such as email, text messages and social media messaging, are neither secure nor confidential. While Howard Hanna Real Estate Services has adopted policies and procedures to aid in avoiding fraud, even the best security protections can still be bypassed by unauthorized parties. Howard Hanna Real Estate Services will never send you any electronic communication with instructions to transfer funds or to provide nonpublic personal information, such as credit card or debit numbers or bank account and/or routing numbers.

YOU SHOULD NEVER TRANSMIT NONPUBLIC PERSONAL INFORMATION, SUCH AS CREDIT OR DEBIT CARD NUMBERS OR BANK ACCOUNT OR ROUTING NUMBERS, BY EMAIL OR OTHER UNSECURED ELECTRONIC COMMUNICATION. EMAILS ATTEMPTING TO INDUCE FRAUDULENT WIRE TRANSFERS ARE COMMON AND MAY APPEAR TO COME FROM A TRUSTED SOURCE.

If you receive any electronic communication directing you to transfer funds or provide nonpublic personal information, EVEN IF THAT ELECTRONIC COMMUNICATION APPEARS TO BE FROM Howard Hanna Real Estate Services, do not respond to it and immediately contact Howard Hanna Real Estate Services. Such requests, even if they may otherwise appear to be from Howard Hanna Real Estate Services, are likely part of a scheme to defraud you by stealing funds from you or using your identity to commit a crime.

To notify Howard Hanna Real Estate Services of suspected fraud related to your real estate transaction, contact: **[designate email address and phone number that will be monitored for prompt local action and notification to Howard Hanna Real Estate Services]**.

ACKNOWLEDGMENT: I/we have read this Anti-Fraud Disclosure Statement and understand that Howard Hanna Real Estate Services will never send me/us any electronic communication with instructions to transfer funds or provide financial account numbers or other nonpublic personal information.

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Signature

(Date)

Signature

(Date)

IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without doublechecking that the wiring instructions are correct.