



**COLDWELL BANKER
REALTY**

WIRE FRAUD and FDIC ADVISORY

**THIS ADVISORY IS INTENDED TO ALERT BUYERS AND/OR SELLERS ABOUT
POTENTIAL RISKS RELATING TO THE FUNDING OF TRANSACTIONS VIA WIRE TRANSFER
and ABOUT CERTAIN LIMITS ON FDIC DEPOSIT INSURANCE**

Advisory Regarding Incidents of Fraudulent Wire Transfer Instructions

Criminals/hackers are targeting email accounts of various parties involved in a real estate transaction (e.g., lawyers, title agents, mortgage brokers, real estate agents). Among other concerns, this has led to fraudulent wiring instructions being used to divert funds to the criminal's bank account. These emails may even look like legitimate emails from a proper party. **Coldwell Banker Realty strongly recommends that you, your lawyers and others working on a transaction, should refrain from placing any sensitive personal and financial information in an email, either directly or in an email attachment. When you need to share Social Security numbers, bank account numbers, credit card numbers, wiring instructions or similar sensitive information, we strongly recommend using more secure means, such as providing the information in person, over the phone, or through secure mail or package delivery services whenever possible. In addition, before you wire any funds to any party (including your lawyer, title agent, mortgage broker, or real estate agent) personally call them to confirm the wiring information is legitimate (i.e., confirm the ABA routing number or SWIFT code and credit account number).** You should call the intended recipient at a number that you obtain on your own (e.g., the sale contract, recipient's website, etc.). You should **not** use a phone number provided in an email, text message, etc., in order to help assure that you are contacting the legitimate intended recipient.

Notice Regarding FDIC Coverage

(Applicable when Coldwell Banker Realty is acting as the Escrow Agent)

When acting as an escrow agent in a real estate transaction, Coldwell Banker Realty deposits funds in state or federally-chartered banks that are insured by the Federal Deposit Insurance Corporation ("FDIC"). The account is currently held at **Citizens Bank, N.A.** FDIC deposit insurance coverage applies to a maximum amount of \$250,000 per depositor for deposits held in the same legal ownership category at each bank. For example, escrowed funds held on your behalf in the Citizens Bank, N.A. account maintained by us will be considered together with any individual accounts held directly by you at Citizens Bank, N.A. for purposes of calculating the \$250,000 FDIC coverage limit. You are responsible for monitoring the total amount of deposits that are owned directly or indirectly by you in any one bank. If you have questions about FDIC deposit insurance, contact your financial or legal advisors or go to:

<http://www.fdic.gov/deposit/deposits/index.html>

We do not guarantee the solvency of any bank into which funds are deposited and we assume no liability for any loss you incur due to the failure, insolvency or suspension of operations of any bank or the \$250,000 FDIC deposit insurance limit.

Acknowledgement of Receipt:		<small>dotloop verified 03/22/26 6:54 PM PDT WY9-EPPG-JNJH-UMJ7</small>	03/10/2026
	Name: ROBERT J GAUVIN		Date
		<small>dotloop verified 03/23/26 9:30 AM EDT RVXO-HPHP-W2ED-JTEY</small>	03/10/2026
	Name: JANINE M GAUVIN		Date