FERNSTRUM®
R.W. Fernstrum & Company

Wire Transfer Fraud Awareness

To assist our customers in protecting themselves from wire transfer fraud, we recommend that you read the following information before transferring funds to us. While it may be almost impossible for you to fully protect your company from hacking attacks that lead to wire transfer fraud, these are some things you can to do minimize your risk:

- **Verbal Confirmation:** Verbally confirm that the request to transfer funds is from an authorized person within the company.
- **Verify Changes:** Any time you receive new transfer instructions or a change to existing transfer instructions, verbally verify the changes with an authorized person within the company.
- **Investigate Unique Requests:** If you receive a request for a transfer that is out of your ordinary payment arrangement, confirm by phone with the company.
- **Double Check Email Addresses:** A common trick is to slightly modify an email address. Note these examples:
  - xxx@fernstrum.com vs. xxx@fernsturm.com
  - mikea@fernstrum .com vs. mike@fernstrum.com.
- **Forward Instead of Reply:** Rather than reply to an email, forward the email to the address that you have on file.
- **Be Alert:** Transfer instructions that include tight deadlines or pressure you to act quickly should be investigated.
- **Be Suspicious of Confidentiality:** Whenever transfer instructions specify keeping the transaction a secret, verbally verify with an authorized person within the company.
- **We Do Not Use Non-U.S. Banks:** R.W. Fernstrum & Company only uses United States banks to receive transferred funds.

The most reliable way to ensure that transfer instructions are authentic is to call the person requesting the transfer to verify that the instructions are in fact genuine. By calling R.W. Fernstrum & Company directly, (verification is available 24 hours a day) fraudulent schemes can be averted.

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