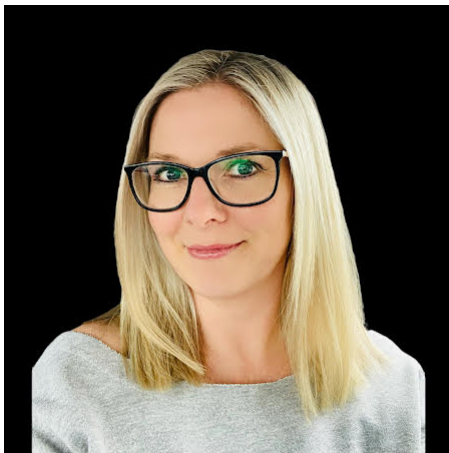


Talk to us.
You will be impressed.

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**Safeguarding Your Mortgage: Cybersecurity Tips
for Homebuyers**



October is Cybersecurity Awareness Month, and as your trusted mortgage broker, I want to share essential tips to help you protect your mortgage transactions and financial information from cyber threats.

1. Confirm Communications:

- Phone Verification: Before sharing any financial details over the phone, verify the identity of the person you are speaking to. Scammers can impersonate lenders or brokers.

2. Verify All Requests:

- Beware of Phishing: Cybercriminals often impersonate trusted entities to trick you into revealing personal information. Verify the source of any email or message requesting financial data.

3. Protect Your Devices:

- Strong Passwords: Create strong, unique passwords for your mortgage accounts and change them regularly. Use a combination of letters, numbers, and symbols.
- Multi-Factor Authentication (MFA): Enable MFA wherever possible. It adds an extra layer of security by requiring multiple forms of identification.

4. Wi-Fi Security:

- Secure Home Network: Ensure your home Wi-Fi network is secure with a strong password. Cybercriminals can exploit weak or default router settings.

5. Verify Documents:

- Mortgage Documents: Before signing any mortgage-related documents electronically, verify their authenticity. Double-check sender details and use the lender's official website for document access.

By following these cybersecurity tips, you can increase your peace of mind during and after the mortgage transaction. Together, let's make your homeownership dream a secure reality.

If you believe you've been a victim of cyber fraud, Contact the Canadian Anti-Fraud Centre toll free at 1-888-495-8501 or through the [Fraud Reporting System](#). To find more helpful tips

or to learn more, visit the [“What to do if you're a victim of fraud”](#) webpage from the Government of Canada.

4 ways to minimize financial stress



(NC) For many Canadians, money worries are a source of stress. And the higher cost of borrowing we are experiencing can make things worse for those who are struggling to pay off their debts. There are no miracle solutions, but here are a few tips that could make a difference:

Create a budget

Making a budget will help you manage your money. It will allow you to identify your income and expenses and prepare you for unexpected situations. Don't know where to start? Try the Financial Consumer Agency of Canada's budget planner, a free and unbiased tool that helps you to create a personalized budget. It gives you tips and guidelines and helps you figure out your next steps with suggestions.

Make a plan to pay off your debt

You can start by making a list of all your current debts and the amount of debt you owe. Then, think about your strategy. Set a payment timeframe that is reasonable and affordable for each. Depending on the type of debt you owe, it may be best to pay off certain debts first. For example, by paying off the debts with the highest interest first, you'll pay less interest, which will help you be debt-free sooner.

Contact your bank to know more about your mortgage relief options

If you're experiencing financial stress, contact your financial institution. They may be able to offer mortgage relief. That could include delaying your mortgage payments for a defined period of time or extending your amortization period. Keep in mind that if you make changes to your mortgage contract, you may have to pay fees and you could be paying more interest in the long run.

Take advantage of electronic alerts

Your bank must send you electronic alerts when the balance of your chequing or savings account falls below \$100, or another pre-set amount you've chosen. These alerts can help you avoid paying costly overdraft fees.

For more information, tools and resources to help you reduce your financial stress, visit canada.ca/money.

www.newscanada.com

Have mortgage questions? I'm here to help you!

Please feel free to contact me with any questions you may have. It would be a pleasure to assist you or any one of your friends or family members!

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