NOT HACKED. BELIEVED.

A man in Missouri did everything right: inspection, financing, title work. The wire instructions looked correct because they were correct, down to the property address and the closing date. Only the account number had changed. He sent more than $1 million to a criminal who had spent weeks reading a real inbox somewhere in the chain, waiting for exactly the right moment to ask. That is what a modern business fraud looks like: no forced entry, no malware, no broken English to catch. Just a patient operation that studies its target and, at the moment the money moves, is believed.

This is the fraud aimed at everything you're responsible for beyond your own household: your company, your church, your nonprofit, your closing table. Business email compromise is now the second-largest loss category in the federal fraud ledger, and artificial intelligence is stripping away the last tells that used to give it away. The fix is not a purchase. It's a handful of deliberate pauses built into policy, and this Economic Battle Plan™ gives you the one-page version, ready to adopt today.

WATCH NOW

In this briefing we will discuss the following:

- Business Email Compromise: How Patient Criminals Weaponize Trust to Drain Companies and Closing Tables
- The Weakest Door in the Building: Help Desk Exploits, SIM Swaps, and Why Churches and Nonprofits Are Easy Targets
- The Institutional Battle Plan: Verification Controls, Policy Fixes, and Where the Smart Money Is Going

YOUR MISSION: Recognize that the fraud draining companies, churches, and nonprofits runs on trust rather than a technical breach, then install the handful of deliberate verification pauses, for banking changes, large transfers, and account recovery, that stop it without slowing down everything else.

WHY YOU SHOULD CARE

» Your business doesn't need to be hacked to lose everything. Business email compromise is now the second-largest loss category in the federal fraud ledger, and it works without breaking into a single system, it works by convincing someone doing their job correctly to move a little faster than usual.

» The old warning signs are gone for good. For twenty years, bad grammar and a strange sender address gave the scam away. Artificial intelligence can now generate an official-sounding email in a CEO's voice, and a cloned voice on a phone call, with no tell left to catch.

» Churches, nonprofits, and small businesses are the easiest targets, not the hardest. Organizations built on trust and run by volunteers rarely have a security department; they have a bookkeeper who also runs payroll and a treasurer working alone on a laptop at night.

» Once a wire goes out, it usually isn't coming back. Unlike a skimmed card, an authorized wire is treated as your decision. Criminals steer victims toward the payment rails with the weakest reversal protection, and that asymmetry is exactly what they're counting on.

» A single free policy can close the biggest hole for the cost of an afternoon. One control, a callback to a number you already had on file, before any bank-detail change goes through, would have stopped the loss described above. This Economic Battle Plan™ includes the ready-to-adopt, one-page version. CLICK HERE TO VIEW.

Ep. 11-413 (OSINT) Open-Sourced Intelligence Report. This briefing is an exclusive teaching by Kevin D. Freeman, D.Sc. (h.c.), CFA.

Kevin Freeman is considered one of the world's leading experts on the issues of Economic Warfare and Financial Terrorism. He has consulted for and briefed members of both the U.S. House and Senate, present and past CIA, DIA, FBI, SEC, Homeland Security, the Justice Department, and local and state law enforcement. His research has been presented in critical DoD studies on Economic Warfare, Iran, and Weapons of Mass Destruction to the Secretary of Defense and the Under Secretary of Defense, Intelligence. He has traveled extensively with research trips to Russia and China and throughout Europe and the Americas. He is also a contributing editor for Tactics and Preparedness magazine.

Kevin is a co-founder of the NSIC Institute; Host of Pirate Money Radio; former Speaker of the Cherokee Community of North Texas; a Senior Fellow at the Center for Security Policy; former Trustee at Oklahoma Wesleyan University; and a member of the Advisory Board of First Liberty Institute.

1. Business Email Compromise: How Patient Criminals Weaponize Trust to Drain Companies and Closing Tables

A homebuyer in Missouri did everything a careful buyer is supposed to do. The inspection was done. The financing was arranged. The title work was clean. The only thing wrong was one thing nobody could see: the wire instructions, forwarded from an email account that belonged to his title company, carried a new account number. He sent more than $1 million to a criminal, and the case has since become a textbook example in the FBI's own 2025 fraud report.

> "The thing coming for your business is not a hacker in a hoodie staring at code. It's a patient, professional operation that studies you first, and it usually gets in the same way it got into that closing, not by breaking something. By being believed."
>
> –Kevin D. Freeman, D.Sc. (h.c.), CFA

Business email compromise doesn't require a technical break-in. A criminal gains access to a real email account somewhere in the chain — a title company, a vendor's bookkeeper, anyone in the conversation — and then does nothing. He reads. He learns the closing date, the dollar amount, how the people involved talk to each other, and which day the money moves. Then, at exactly the right moment, he sends one message: correct details, correct tone, correct timing, new account number.

The same method runs against every business in America wearing a different costume. A vendor you've paid for years emails to say they've changed banks; the invoice is real, the relationship is real, only the account number isn't. An employee asks to update their direct-deposit information, and one paycheck disappears before anyone notices. A message that looks like it's from the boss says: I'm stuck in a meeting, I need a favor, don't call me. None of the three requires breaking into anything you own. Each one simply asks a person doing their job correctly to do it a little faster than usual.

"It's not a crime of small nuisance losses. Every one of these is somebody's disaster, a down payment, a payroll run, a quarter's receivables, a church building fund that took a congregation eight years to raise. One email. One afternoon." –Kevin D. Freeman, D.Sc. (h.c.), CFA

The scale is not small. Real estate wire fraud reported to the FBI topped $275 million last year, up from roughly $173 million the year before, a jump of more than half in a single year. The broader category of business email compromise ran close to $3 billion across roughly 25,000 complaints, more than $100,000 per report on average. And for the first time, the FBI tracked artificial intelligence as its own crime descriptor: chat generators, in the Bureau's own words, can quickly produce official-sounding email in a CEO's voice. For twenty years, the tell was broken English and odd phrasing. That tell is gone, permanently, and the next version, a cloned voice on a conference call that sounds exactly like your CFO, is already here.

⚠ **Attention: Business email compromise is now the second-largest loss category in federal fraud statistics, and it succeeds without a single system being hacked, it succeeds because someone was believed.**

2. **The Weakest Door in the Building: Help Desk Exploits, SIM Swaps, and Why Churches and Nonprofits Are Easy Targets**

American companies spend enormous sums hardening the front door, firewalls, encryption, multi-factor authentication. Then somebody calls the help desk. He says he's an employee. He lost his phone on a trip and can't get in. He's polite, he's in a hurry, and he knows just enough real detail to sound like staff. The help desk resets his access, because that's what the help desk is for.

"You didn't get hacked. You got persuaded. Or more precisely, somebody you employ got persuaded, doing their actual job." –Kevin D. Freeman, D.Sc. (h.c.), CFA

Recovery is a door into the same house, and in most organizations it's the weakest one, operated by whoever happens to be on shift. In September 2025, the Justice Department charged a 19-year-old in London, accused of calling company help desks and talking his way into password resets at 47 American organizations, airlines, manufacturers, retailers, financial firms, technology companies, and the federal court system, with payments from victims allegedly totaling more than $115 million. He's associated with a group federal advisories call Scattered Spider: not a foreign army, but largely English-speaking young men in the United States and United Kingdom, estimated to run to hundreds of members. No zero-day. No nation-state budget. A telephone and a persuasive manner.

They beat multi-factor authentication by exhausting the person rather than the technology: push notifications sent at two in the morning until somebody taps approve just to make it stop. Which raises an uncomfortable question about the six-digit code your bank texts you: it's real security, and better than nothing, but it isn't phishing-resistant. Federal standards say so plainly, because a code you can read out loud is a code you can be talked out of.

> "A one-time code is a key, not a receipt. Nobody legitimately ever needs you to say it to them." –Kevin D. Freeman, D.Sc. (h.c.), CFA

There's one more door worth naming, because it defeats the phone in your pocket entirely: the SIM swap, where a criminal persuades your carrier to move your phone number to his device. Every code you were counting on now arrives in his hand instead of yours, which is why a carrier PIN and a port lock belong on the same list as your other security basics. And once a criminal gets inside by any of these routes, the business model waiting for them has changed.

> "It used to be: encrypt your files, they sell you the key back. Now it's increasingly: copy everything first, then tell you what happens if you refuse: your customer list, your donor records, your employee personal files, your legal correspondence." –Kevin D. Freeman, D.Sc. (h.c.), CFA

This is exactly why churches, ministries, and small nonprofits are close to perfect targets for both kinds of attack, not from carelessness, but because they're built on trust and run by volunteers. A church treasurer is often one person working alone on a laptop at night, and "this is pastor, I'm in a meeting, I need a favor" works precisely because the institution is built to believe people. If it happens to your church, resist the instinct to keep it quiet; silence is what lets the same crew work the next congregation down the road.

Attention: The weakest point in most organizations isn't the login, it's the recovery process behind it, and criminals who exploit it don't need to hack anything; they only need to be believed by one tired person on shift.

3. The Institutional Battle Plan: Verification Controls, Policy Fixes, and Where the Smart Money Is Going

The single highest-value fix at the national level is confirmation of payee, showing the account holder's real legal name before an irreversible transfer goes out, the same way a credit card already shows a merchant's name before a purchase clears. Paired with safe harbors for institutions that pause a transaction when coercion is reasonably suspected, and liability aligned with whoever is best positioned to prevent the loss.

> "Every one of those tools could be repurposed into something ugly. Payee verification becomes a registry. A pause becomes a blacklist. Fraud rules become political rules." –Kevin D. Freeman, D.Sc. (h.c.), CFA

That caution matters, because incentives shape institutions more than character alone does; every one of these tools needs sunset clauses, appeal rights, and audits built in from the start, not bolted on after the fact. The goal is to stop theft, not build a permission system for money.

Inside your own organization, the fix is not a purchase; it's four deliberate pauses, chosen in advance rather than decided under pressure. Click here to see the separate Wire Verification & Vendor Change Policy accompanying this Economic Battle Plan™ for the ready-to-adopt, one-page version.

“There was a time when American businesses simply ate check forgery losses. It was treated as a cost of doing business, the way wire fraud is treated now. Then banks built positive pay, not a new law of physics, just a decision to check the list before paying.” –Kevin D. Freeman, D.Sc. (h.c.), CFA

None of this is new math. Confirmation of payee is the identical idea, one payment rail over. On the investment side, categories to study, not recommendations, four areas stand out: enterprise identity and passkeys; fraud analytics at payment choke points like account-opening and vendor changes; data protection and recovery that makes an intrusion survivable instead of fatal; and cyber insurance, which is repricing in real time as insurers start asking applicants whether they have phishing-resistant identity, tested backups, and two-person approval above a threshold.

“Fear sells software. Fear-based marketing is not a durable business. You can have a good story at a bad price.” –Kevin D. Freeman, D.Sc. (h.c.), CFA

That’s the same discipline behind Transactional Gold and Silver, not a fix for a fraudulent wire, but a piece of the balance sheet that doesn’t live entirely on somebody else’s rails.

⚠ **Attention: The most important control in your organization is free, it’s a policy decision, not a purchase, but writing it down today is the only thing that makes it real before the next request arrives.**

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ACTION STEPS:

1. **Adopt the Wire Verification & Vendor Change Policy, the separate one-page document included alongside this Economic Battle Plan, fill in your dollar threshold, sign it, and post it before your next banking-detail request arrives.**
2. If a wire goes out wrong, call your bank immediately and say the words: I am the victim of fraud, I need a recall. Not an email, not a portal ticket, not tomorrow morning; the window on a wire is measured in hours. The FBI's recovery team froze $679 million of the $1.2 billion it chased in 2025, and the difference between those two outcomes is almost always how fast somebody picked up a phone.
3. Pick your two-person approval threshold this week and put it in writing, the number that would genuinely hurt if it walked out the door.
4. Require phishing-resistant identity (passkeys or hardware keys) for anyone with money or admin authority and set a carrier PIN and port lock on every business phone line.
5. Test your backups and write a one-page incident plan naming who calls whom, in what order, and who has the authority to move money.
6. Ask your bank whether it supports confirmation of payee or positive pay, and support legislation that brings the same protection to wires that already exists for checks.
7. If you missed the previous episode on the fraud aimed at your household, watch it and share both episodes with your bookkeeper, board, or church treasurer.

ONGOING ACTION STEPS:

1. **Explore the Transactional Gold initiative to learn how state-authorized, vaulted gold and silver could function as spendable legal tender through modern payment systems.** Learn about progress in your state at https://transactionalgold.com/ and click the "Active States" button in the upper right-hand corner.
2. **Get a copy of According to Plan to better understand these domestic attacks on our Liberty as well as the overall Marxist plan to consume America.**
3. Seek opportunities to inspire other Americans to stand up for what is right.
4. Send them this Economic Battle Plan™ and ask them what they are doing to stand for America and Liberty!
   - Elect Politicians that understand the need to preserve American Liberty.
   - Encourage and ask your elected officials to educate themselves.

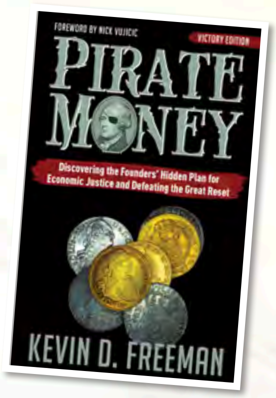
» Ask them how they are working to strengthen our education system and reverse the push for Marxist indoctrination. These are big issues, if your representatives are not aware and working toward solutions directly or indirectly based on their committees, hold them accountable!

5. **Check your investments to see if they are helping fund the agendas of Globalist Elites. If you have a financial advisor insist that they give you an update and encourage them to become part of the NSIC.**

   Seek out investment opportunities in patriotic innovations. Financial Advisors can learn more at www.NSIC.org. Weaponize your money, your investing, spending, and giving!

ATTENTION: Clients already with a Financial Advisor - Make sure your financial advisor has your values and interests at heart. Make certain they really understand what ESG investments mean for our future. Suggest that they become part of the NSIC institute and nominate them to participate in our online certification at economicwarroom.com/advisor.

6. Be certain to buy Kevin's new book, *Pirate Money: Discovering the Founders'Hidden Plan for Economic Justice and Defeating the Great Reset*. Learn more at www.PirateMoneyBook.com.



In the **Economic War Room**®, we encourage Americans to be the "little ships that make the difference." You cannot solely rely on the government or the president to solve America's problems. You have to make a difference. It is up to you to help take our country back and create a voice for economic liberty. [The little ships are based on Churchill's Operation Dynamo that rescued the British Expeditionary Forces in the Miracle of Dunkirk.]

SHAREABLE QUOTES:

"The thing coming for your business is not a hacker in a hoodie staring at code. It's a patient, professional operation that studies you first. It usually gets in the same way it got into that closing, not by breaking something. By being believed."

–Kevin D. Freeman, D.Sc. (h.c.), CFA; Host, Pirate Money Radio

"The FBI's wire-recovery team chased 3,900 cases worth $1.2 billion last year and clawed back $679 million, a little over half. The difference between those two outcomes is almost always one thing: how fast somebody picked up a phone."

–Kevin D. Freeman, D.Sc. (h.c.), CFA; Host, Pirate Money Radio

"Every one of those tools could be repurposed into something ugly. Payee verification becomes a registry. A pause becomes a blacklist. Fraud rules become political rules."

–Kevin D. Freeman, D.Sc. (h.c.), CFA; Host, Pirate Money Radio

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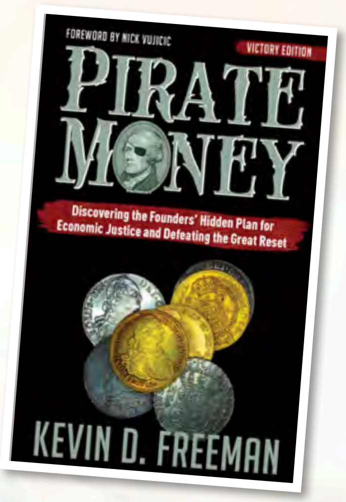

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Action Steps

Explore Transactional Gold and Silver as a piece of your balance sheet that protects against inflation, and if you'd like personalized guidance on positioning your organization's investments, connect with a values-aligned financial professional through the NSIC Institute.

Subscribe to BLAZETV (Use the code ECON) https://blazetv.com/econ

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If a wire goes out wrong, call your bank for a recall immediately, then report it to the FBI's Internet Crime Complaint Center (IC3) https://www.ic3.gov/

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Wire Verification & Vendor Change Policy

A ready-to-adopt, one-page policy from Economic Battle Plan™ Ep. 11-413, "Not Hacked. Believed." Fill in your organization's name and dollar threshold, sign it, and post it where your finance team, bookkeeper, and volunteers can see it.

1. **Callback Verification.** Any request to change banking details, wire instructions, payroll direct-deposit details, or account numbers, no matter how it arrives or who it appears to be from, is confirmed with a callback to a phone number already on file before any funds move. Never call a number provided in the request itself. For a payee you have never paid before, there is no number on file: obtain one independently (from a signed contract, an invoice that predates the request, or a verified public listing), never from the request.
2. **Two-Person Approval.** Any transfer above $[YOUR THRESHOLD] requires independent sign-off from two authorized people before it is released. No single person, however senior, releases a payment above this line alone. The second approver's job is to confirm that the callback in item 1 was completed, and by whom, not simply to add a signature.
3. **Phishing-Resistant Recovery.** Anyone with financial or administrative authority uses a passkey or hardware security key, not a text-message code, wherever the provider supports it. The help desk follows a written script for "I lost my device" calls and never resets access on a verbal claim alone. Every business phone line carries a carrier PIN and a port lock, because a phone number moved to someone else's device delivers every text code to them instead of you.
4. **Tested Backups & Incident Plan.** Backups are tested, not just scheduled. A one-page incident plan names who calls whom, in what order, and who has the authority to move money, so the first hour after a suspected compromise isn't spent deciding who's in charge.
5. **If a Wire Goes Out Wrong.** Do not investigate first. Call the bank's fraud department immediately and say the words: I am the victim of fraud; I need a recall. Then file at ic3.gov. Not an email, not a portal ticket, not tomorrow morning. The window on a wire is measured in hours.
6. **No Exceptions for Urgency.** A deadline, a closing, an executive who cannot be reached, or a request that arrives late on a Friday does not waive any step above. No one may authorize an exception, including the owner, the pastor, or the board chair.

> **Reminder:** this policy only works if it's used before the request arrives, not decided under pressure in the moment. Adopt it, post it, and walk every new hire through it.

Organization ______________________ **Threshold ($)** ______________________

Signed ______________________ **Date** ______________________

Review this policy on ______________________