ATM & Debit Card Safety Tips

SENSIBLE STEPS FOR

- Personal Safety
- Account Security
- Identity Theft Protection

ATM and Debit Card Safety and Security

With the banking convenience made possible with Automated Teller Machines (ATMs) and other Point of Sale terminals comes an increased need for security and personal caution. This includes protecting your ATM card number, Debit Card number, Personal Identification Number (PIN), and cash, and being aware of the condition of the machine and your surroundings.

It's no longer enough to take measures to protect your physical safety and your cash after a transaction at the ATM—now you must be aware of cameras and skimming devices that secretly record (steal) your bank account numbers and PIN numbers. Here are some other tips for safer transactions both Electronic and Personal:

ELECTRONIC SAFETY TIPS

✔ Protect Your Card and PIN

Protect your ATM and debit cards as if it were cash. Report lost or stolen cards immediately. Don't write your Personal Identification Number (PIN) on your card or give the number out to anyone, including friends and family, and do not reveal it to anyone over the phone. Avoid using numbers that are easily identified (birth date, phone number, etc.) with your personal identity.

✔ Conduct Your Transactions Privately

Use common courtesy at the ATM. Give people ahead of you space to conduct their transactions. When you use the ATM conduct your business quickly and efficiently, make sure no one watches you key in your PIN number. Use your body and

free hand to shield the ATM keypad during the transaction. This simple step prevents a camera or remote reader from recording your personal information including card numbers.

✔ Be Watchful for "Skimmers"

Do not swipe your card in machines that claim to clean, re-magnetize or renew your card. If the machine looks like it has been tampered with, re-manufactured or has any loose parts don't use it. This machine could be a "skimmer" which is used to copy identifying information from the magnetic strip on your card.

✔ Take the Receipt With You

Never leave the receipt behind, even after an incomplete transaction. Discarded ATM receipts can lead to identity theft and account hijacking.

✔ Check Your Debit Card Account Frequently

If you find any irregularities in your statement, e.g. charges made for items that you didn't order, cash withdrawals that you didn't make. Then contact your bank immediately to report the incident. Your liability under federal law for unauthorized use of your ATM or debit card depends on how quickly you report the loss.

PERSONAL SAFETY

✔ Lock Your Car

If you leave your car and walk to the ATM, turn off your ignition and lock your car. If you use a drive-up ATM, be sure to roll up passenger windows and lock your car doors.

✔ Observe Lighting and Landscape

Use extra caution when using an ATM at night. If the lights at the ATM are not working, don't use it. If shrubbery has

grown up, or if a tree blocks the view, select another ATM and notify the bank. In fact, it's always a good idea to let the bank know whenever you notice anything out of the ordinary at an ATM – from overgrown bushes and poor lighting to a malfunctioning machine.

✔ Take a Friend at Night

If you use the ATM at night, consider taking a friend along.

✔ Count Your Cash Later

Once you've completed your ATM transaction, put your money away immediately and leave the ATM premises. It's best to count your money later.

ATM and Debit Card crime does happen. Preventing such a crime is a cooperative effort between you and your bank.

The bottom line: always use common sense when using an ATM. The tips in this brochure are a start, but the best advice is simply be aware of your surroundings and whether at your bank ATM or other point of sale device.

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