



ATM SAFETY

Always be **smart** and stay **aware** while at the **ATM**.



ATMs are a great convenience, but drop your guard and your safety can be compromised. To criminals, an ATM can be an opportunity for theft and you could become easy prey.

Follow these tips to avoid being vulnerable and becoming a victim of an ATM crime:

Be aware of your surroundings

If an ATM is in a deserted area, or surrounded by bushes where thieves could potentially hide, find another ATM to make your transaction. Be wary of people trying to help you with ATM transactions or anyone sitting in a parked car nearby.

Keep your card and PIN secure

Do not carry your personal identification number (PIN) with your card. Memorize your PIN and never write it on the back of your card.

Protect the privacy of your transaction

Do not let anyone see you enter your PIN while you are standing at the ATM. When entering your PIN, block the keypad with your other hand to prevent possible hidden cameras from recording your number.

Complete your transaction before any other activity

Do not leave the ATM unattended for any period of time while your account is open. People around you can withdraw money within seconds, while you are distracted.

Have your card and deposit slips ready

The more time you spend in front of an ATM, the more vulnerable you become. Fill out your deposit slip and place your cash or checks in a sealed deposit envelope before arriving at an ATM location. Never count cash at the machine or in public, wait until you are in your car or another secure place. Avoid large cash withdrawals.

Watch out for suspicious devices used in “skimming”

Card skimming refers to various methods criminals use to steal debit card numbers and PINs. These methods can range from simple “shoulder surfing”, where an individual looks over your shoulder to obtain your card information, to the use of more sophisticated equipment such as cameras and electronic card readers that are attached to the ATM itself and electronically steal card information and drain accounts. If you notice something strange about an ATM, skip your transaction and notify your financial institution. If your card isn’t returned after the transaction or after hitting “cancel,” immediately contact the financial institution that issued the card.

A new 2013 FICO report says that fraud is up and the biggest trend is in ATM skimming. Bank ATMs accounted for 46 percent of skimming incidents in 2012, according to FICO numbers.

Leave immediately after your transaction is complete

Put your cash, card and receipt away immediately when you are finished. Linger around the ATM simply gives a thief more time to target you and the withdrawal you just made.

Take your receipt

Do not leave your receipt on the scene, even in the trash. Thieves comb garbage cans for financial information.

Use the buddy system and monitor your accounts

Ask a friend to accompany you to the ATM if you are going at night or to an unfamiliar location. Closely monitor your bank statements, as well as your balances, and immediately report any problems to your bank.

What does your financial institution do to promote ATM safety?

Financial institutions protect their customers by:

- Placing ATMs in well-lit areas that are not obstructed and clearly visible to passing traffic.
- Keeping nearby plants and trees trimmed to remove potential hiding places for thieves.
- Installing cameras to record ATM visitors.
- Installing mirrors that enable customers to see what is happening behind them as they make their ATM transactions.

If you visit an ATM that does not feature these safeguards and precautions, contact your financial institution and let them know.