

ATM Security Tips

KEEPING YOUR DEBIT/ATM CARD SECURE

- Always protect your ATM card and keep it in a safe place, just like you would cash, credit cards or checks.
- Keep your PIN secret. Never write it down anywhere, especially on your ATM card.
- Take your ATM receipt with you. Don't leave it at or near the ATM.
- Report a lost or stolen card at once.
- Check your receipts against your monthly statement to guard against ATM fraud.

SECURITY WHEN USING AN ATM

- Always observe your surroundings before conducting an ATM transaction.
- If an ATM is obstructed from view or poorly lit, go to another ATM.
- If at a drive-up ATM, keep your engine running, doors locked and windows up while waiting for your transaction to process.
- When possible, take a companion along when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card ready to use.
- Never count cash at the machine or in public. Wait until you are in your car or another secure place.
- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount.
- If you see anything suspicious, cancel your transaction and do not use the ATM, leave the area immediately.
- If anyone follows you after making an ATM transaction, go immediately to a crowded, well-lit area and call the police.

SKIMMING

- Skimming occurs when a criminal attaches a phony card reading device over the real card reader on the ATM, gas pump card reader or other credit card readers. The phony device looks identical to the real device, and it is equipped with electronic recorders that will capture your Debit/ATM card information. The data is used to create a "cloned" card which can be used at a later time to withdrawal funds or make purchases.
- Before using the ATM or any other device where you swipe or insert your card, give the card reader a tug to make sure it is securely fastened. Be suspicious of any equipment that looks out of place, is loose, crooked, or damaged.
- When entering your PIN, cover the keyboard with your other hand to prevent possible hidden cameras from recording your PIN.
- Contact Us if you have any additional concerns about ATM security.