

ATM SECURITY TIPS

- Take prior steps that will minimize the amount of time spent at an ATM. Maintain a small supply of deposit envelopes at home, in your car or in your office. Prepare all transaction paperwork prior to your arrival at the ATM site.
- Identify an ATM with maximum natural surveillance and visibility from the surrounding area. Select an ATM that is in a well-lighted location and void of barriers blocking the line of sight of the ATM. Barriers provide hiding areas for would-be assailants.
- Be vigilant, alert and conscious of your surroundings when using the ATM.
- Always watch for suspicious persons or activity around an ATM. Be aware of anyone sitting in a parked car in close proximity to or at a distance from the ATM location.
- If you notice anything strange, leave and return some other time. If you have already started a transaction, cancel it and leave.
- Maintain an awareness of your surroundings throughout the entire transaction. Do not become so involved with your transaction that you are not aware of changing conditions in the area.
- Never use an ATM with a blank screen; if the ATM is obscured from view or poorly-lighted, leave immediately and find another ATM.
- Do not insert your card until asked to do so by the display screen.
- Should the card reader in the ATM look unusual, do not insert your card. Criminals are now inserting card scanning devices on the ATM readers that will steal your bar code information. Go to another ATM.



- Stand close to the ATM and use your body and hand as a shield to make sure nobody sees you keying in your PIN (Personal Identification Number). Shield the ATM keypad from illicitly installed CCTV cameras or from anyone who may be standing or parked nearby with the intent to view your PIN and/or transaction.
- Never accept help from strangers when using an ATM. You should be wary of strangers asking for help.
- Criminals often work in teams; one to distract you while the other steals your card or money.
- If you get cash - put it away immediately. Do not stand at the ATM and count it.
- Make sure you retain your transaction receipt. Do not throw the receipt away at the ATM site.
- When leaving an ATM location, make sure you are not being followed. If you are being followed, drive immediately to a police or fire station, crowded area, well-lighted location or open business. Flash your lights and sound your horn to bring attention to your situation. Never give your card or PIN to anyone, for any reason.
- Do not write your PIN on the card or on anything that is kept with the card.
- Immediately report a stolen or lost ATM card to the proper entities.
- If your card is retained by the ATM, it is advisable to contact your bank immediately.
- It is advisable to set a daily ATM withdrawal limit on your account.

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The National Consumers League has opened a toll-free number to provide information on ATM frauds and scams.

**The National Fraud
Information Center:**

1-800-876-7060

**Or visit them online:
www.fraud.org**

The National Fraud Information Center employs counselors who will refer consumers to the proper agency for reporting a fraud or scam.

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