

Be Safe When Using An ATM



Today, there are more than 100,000 ATMs across the country. ATMs provide consumers with ready access to money in their accounts. While using an ATM card is simple and convenient, ATM card users need to observe some basic precautions when using these cards to withdraw cash.

- Treat your card like cash; always keep your card in a safe place.
- If someone asks you to withdraw money from your ATM for any reason, leave the area at once and report the incident to police.
- Keep your personal identification number (PIN) a secret. Do not write the number on your card. If you can't remember the number, write the number down, but disguise it as a phone number or some other number that only you know.
- Do not disclose your card number over the telephone or Internet unless you made the first contact.
- Always observe the ATM surroundings before conducting a transaction. Be alert for suspicious persons or surroundings. Don't use the ATM if you notice something unusual.

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- Block the view of others when using an ATM or point-of-sale (POS) terminal. Don't let anyone see what number you enter into the ATM.
- Look for devices attached to the ATM that may try to capture your card. If something doesn't look right, contact police or the owner of the ATM.
- Never allow the cashier or any other person to enter your PIN for you, even if they are assisting you with the transaction.
- When using a drive-up ATM, be sure your car doors are locked and windows are rolled up.
- Always have your card ready when you approach the machine. This will shorten your time at the ATM.
- When withdrawing money from an ATM, don't count it or show anyone how much money you withdrew. Count your cash in the safety of your locked car or home.
- When using an ATM at night, make sure the area is well-lighted. Try not to use an ATM alone at night. Use ATMs that are visible to car and pedestrian traffic.

Other tips:

- Keep your transaction receipts. Use them to confirm amounts withdrawn when you balance your checkbook each month.
- Notify your bank immediately if you suspect someone else has withdrawn money from your account.
- If your card is lost or stolen, notify your financial institution immediately.

Remember to keep safety in mind when using an ATM. If you have any questions about your card or how to use it, contact your financial institution.