

# ATM SECURITY

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Automated Teller Machines (ATMs) offer a quick and convenient way for bank customers to withdraw cash and make simple transactions. By taking a few precautionary measures while you are using an ATM, you can ensure the safety of yourself and those around you.

## **KEEPING YOUR ATM CARD SECURE:**

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- Treat your ATM card like cash, and always keep it in a safe place. Store your card in a card sleeve to protect the card's magnetic stripe and to ensure the card functions properly.
- Keep your personal identification number (PIN) a secret. Your ATM card only works with your PIN. Memorize your PIN and never write it on your card or store it with the card. Never tell your PIN to anyone or let anyone else enter your PIN for you.

- Take your ATM receipt with you. Do not leave it at or near the ATM.
- Do not give out any information about your ATM card over the telephone. No one needs to know your PIN—not even your bank.
- Report a lost or stolen card immediately. Even though your ATM card cannot be used without your PIN, promptly report a stolen card and you will be issued another card.
- Check your receipts against your monthly statement to guard against ATM fraud. You receive a receipt each time you make an ATM transaction. Verify each transaction by checking the receipt against your monthly account statement.

#### **SECURITY AT WALK-UP AND DRIVE-UP ATMS:**

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- Observe your surroundings. Observe the entire area from the safety of your car before getting out of your vehicle or using the drive-up ATM. If you see anyone or anything suspicious, leave the area at once.

- If an ATM is obstructed from view or poorly lit, go to another ATM. Report the problem to the financial institution operating the ATM.
- While waiting in line for the drive-up ATM, keep your engine running, doors locked and windows up. Leave enough room between cars to allow for a quick exit if necessary.
- At walk-up ATMs, park as closely as possible to the terminal.
- When possible, take a companion along when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready to use. If the ATM is in use, give the person using the terminal the same privacy you expect. Allow them to move away from the ATM before you approach the terminal.
- When conducting your transaction, stand in front of the ATM to keep your PIN and transaction amount from public view. Upon completing your transaction, take your cash, card and receipt and immediately move away from the terminal.

- If you see anyone or anything suspicious while conducting a transaction, cancel your transaction, remove your card from the terminal and leave immediately.
- If anyone follows you after you have made an ATM transaction, go immediately to a crowded, well-lit area and call the police.