

SENSIBLE STEPS FOR
Personal Safety ■
Account Security ■
Identity Theft Protection ■

ATM & SAFETY YOU



ATM Safety and Security

With the convenience made possible by Automated Teller Machines (ATMs) comes an increased need for security and personal caution. This includes protecting your ATM card and cash, and being aware of your surroundings. **Here are some other tips for safer ATM transactions:**

Protect Your Card and PIN

Protect your card as if it were cash. Report lost or stolen cards immediately. Don't write your Personal Identification Number (PIN) on your card or give the number out to anyone, including friends and family, and *do not reveal it to anyone over the phone*. ATM fraud is most often committed by individuals who know the ATM cardholder. Avoid using numbers that are easily identified (birth date, phone number, etc.).

Be Prepared

Have your ATM card ready and in your hand when you approach the machine. Don't pull it out of your purse or wallet when you get there.

Be Watchful for "Skimmers"

Do not swipe your card in machines that claim to clean, re-magnetize or renew your card. This machine could be a "skimmer" which is used to copy identifying information from the magnetic strip on your card.

Take a Friend at Night

If you use the ATM at night, consider taking a friend along.

Conduct Transactions Privately

Use common courtesy at the ATM. Give people ahead of you space to conduct their transactions. When you use the ATM, make sure no one watches you key in your PIN number. Use your body to shield the ATM keypad.

Count Your Cash Later

Once you've completed your ATM transaction, put your money away immediately and leave the ATM premises. It's best to count your money later.

Take the Receipt With You

Never leave the receipt behind, even with an incomplete transaction. Discarded ATM receipts can lead to identity theft and account hijacking.

Lock Your Car

If you leave your car and walk to the ATM, turn off your ignition and lock your car. If you use a drive-up ATM, be sure to roll up passenger windows and lock your car doors.

Observe Lighting/Landscape

Use extra caution when using an ATM at night. If the lights at the ATM are not working, don't use it. If shrubbery has grown up, or if a tree blocks the view, select another ATM and notify the credit union. In fact, it's always a good idea to let the credit union know whenever you notice anything out of the ordinary at an ATM—from overgrown bushes and poor lighting to a malfunctioning machine.

Member Safety First

Although rare, ATM crime can happen. Preventing such a crime is a cooperative effort between you and your credit union. **Here are some of the measures credit unions are taking to help ensure member safety at ATMs:**

- Putting ATMs in areas that are clearly visible by passersby.
- Maintaining landscapes that discourage thieves from hiding near the machine.
- Maintaining lighting that is bright enough for use at night.
- In some cases, installing cameras, rear view mirrors, panic buttons and special signs.
- Working with manufacturers to improve security technology.

The bottom line: always use common sense when using an ATM. The tips in this brochure are a start, but the best advice is simply not to use an ATM if you feel at all uncomfortable doing so.