

ATM Safety – 10 Tips

1. If you lose your ATM card, report it right away.
2. Practice PIN safety. Never tell anyone your PIN, and don't write it down. If you get to choose your own PIN, don't use your birthdate, the last four digits of your phone number, or any other obvious combination of numbers.
3. Be efficient! Minimize your time at the machine. Know the transaction you want to complete before you go to the ATM. Mentally "rehearse" what you're going to do: "I'm going to check my balance and then withdraw \$40 from checking." Have your card readily accessible so you don't have to stand there digging in your handbag for it. Don't count your money until you're in a safe place away from the ATM.
4. Never leave your receipt behind. Even if account numbers aren't printed on your receipt, information on them could be used by someone building up information for identity theft. Shred receipts when you're done with them.
5. Take a good enough look at your ATM to know if something looks "off." ATM skimming is a crime where thieves attach legitimate looking electronic devices that capture your card information and PIN electronically. If the card reader on your ATM looks bulky, or unusual, use another ATM and check with your bank about possible skimming activity in your area.
6. At night, only use ATMs that have sufficient lighting and that are clearly visible from the street. If you notice a light out, overgrown landscaping, or any other surroundings that you believe compromise safety, use another ATM and report the condition to the bank.
7. Don't let down your guard just because you have your cash in hand. If you leave and believe you are being followed, drive to the nearest police station, fire house, or well-trafficked, well-lit business and call the police.
8. If there's a line to use the ATM, use your body or your hand as a shield to make it difficult for someone to see your PIN as you type it in.
9. If you're using a drive-up ATM, make sure your car doors are locked, and that all windows except the one you're using are rolled up.
10. If you notice suspicious activity after you've begun your ATM transaction, cancel it, recover your card, and leave.