



ATM Safety Tips

Although crimes committed at or near ATMs remain low, the possibility of a crime occurring is very real. You must use common sense to improve privacy and safety at all ATMs. The following safety tips should be utilized every time you use an ATM.

Keep Your PIN Number Confidential:

Memorize it because your ATM/Debit card will not function without it. Do not write your PIN on your card or store it with your card. Avoid using common personal numbers (i.e. date of birth or Social Security number) for your PIN. Never give your PIN to anyone. Stand directly in front of the ATM keyboard/number pad to shield your PIN entry from the view of others. Although your ATM/Debit card can be used only with the correct PIN, you should report a lost or stolen card to your financial institution immediately.

Check out the area prior to approaching the ATM:

Before using an ATM, survey the location of the ATM. Avoid ATMs with the following characteristics: located in dark areas; have obstructions blocking your view or the view of the public; located in the vicinity of anyone or anything suspicious. If you are already making a transaction and something suspicious happens, stop the transaction immediately and leave the area.

Find a safe parking space:

If you drive to an ATM, park as close to it as you can in an open, well-lit parking space. Look around the area before exiting your vehicle. When you leave your vehicle, take the keys with you and lock the doors. Never keep the engine running if the car is unattended. If something suspicious happens after the transaction has begun, immediately return to your vehicle.

Only allow authorized entry to ATM:

If you use an ATM in a locked vestibule make sure the door closes and locks behind you prior to the start of your transaction. Do not hold the door open for the person waiting behind you, as each customer should have a card to gain entry.

Minimize your time at the ATM:

Be prepared to start your transaction when you approach the ATM. Use caution when counting your money. When you are finished, put your receipt, card, and money away immediately.

Know what to do:

If you are followed after leaving an ATM, go quickly to a well populated, well-lit area. Report the incident to the police as soon as possible.

Save your receipts:

Check your receipts against your monthly statement to reduce the chance of transaction fraud. Report any unauthorized transactions or irregularities to your financial institution.

Drive-up safety:

At the drive-up ATM always be alert to the area around you. Keep your doors locked with the engine running. Open your window only when you are ready to begin your transaction. If someone in the area looks suspicious, do not stop at the ATM. If you have already started the transaction, stop immediately and drive away.

By using these safety tips, you can protect your personal safety and privacy every time you use an ATM.

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