

Protecting Your ATM Card

- Always protect your ATM card and keep it in a safe place, just like you would cash, credit cards or checks.
- Do not leave your ATM card lying around the house or on your desk at work. No one should have access to the card but you. Immediately notify your bank if it is lost or stolen.
- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your ATM card.
- Never give any information about your ATM card or PIN over the telephone. For example, if you receive a call, supposedly from your bank or possibly the police, wanting to verify your PIN, do not give that information. Notify the police immediately.

Using an ATM

- Be aware of your surroundings, particularly at night. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.
- Have your ATM card ready and in your hand as you approach the ATM. Don't wait to get to the ATM and then take your card out of your wallet or purse.
- Visually inspect the ATM for possible skimming devices. Potential indicators can include sticky residue or evidence of an adhesive used by criminals to affix the device, scratches, damaged or crooked pieces, loose or extra attachments on the card slot, or noticeable resistance when pressing the keypad.
- Be careful that no one can see you enter your PIN at the ATM. Use your other hand or body to shield the ATM keyboard as you enter your PIN into the ATM.
- To keep your account information confidential, always take your receipts or transaction records with you.
- Do not count or visually display any money you received from the ATM. Immediately put your money into your pocket or purse and count it later.

- If you are using a drive-up ATM, be sure passenger windows are rolled up and all doors are locked. If you leave your car and walk to the ATM, lock your car.

Special Precautions for Using an ATM at Night

- Park close to the ATM in a well-lighted area.
- Take another person with you, if at all possible.
- If the lights at the ATM are not working, don't use it.
- If shrubbery has overgrown or a tree blocks the view, select another ATM and notify your credit union.