

ATM SAFETY TIPS

Selecting an ATM

- Avoid selecting an ATM that is located on the corner of a building. Corners create blind areas in close proximity to your transaction. Instead, try to use an ATM that is located near the center of a building. This reduces the element of surprise by a would be assailant and increases your reaction time in the event you are approached.
- Select an ATM with a lot of natural surveillance and visibility from the surrounding area. This will create a perceived notion of detection by a would be assailant and increases the potential for witnesses.
- Avoid using an ATM that has barriers, such as shrubbery, landscaping, signs and decorative partitions. These provide hiding areas for would be assailants.
- Select an ATM that is in a well-lighted location.

Approaching the ATM

- At a drive up ATM turn the music in your vehicle off. Keep all windows closed with the exception of the one you are using. Keep the vehicle running and be watchful of the vehicle's front and sides. If someone approaches the vehicle on foot, cancel the transaction, retrieve your card, and leave.
- When approaching an ATM, be alert for anything suspicious such as two or more people parked in a nearby vehicle or someone who appears to be "hanging" around the area.
- When approaching an ATM, have your card ready and know your pin.

Using the ATM

- When waiting in line to use the ATM, wait well behind the person(s) ahead of you. Do not approach the ATM until they are done with their transaction.
- When you are using the ATM and someone is closer to you than you would like them to be, ask them politely to take a few steps back. If they do not do so, cancel your transaction, retrieve your card, and wait in your locked vehicle or another safe location until that person leaves, or possibly go to another ATM.
- When using an ATM, stand directly in front of the key pad blocking the view of others.
- Never accept offers of assistance with the ATM from strangers. If you are having problems contact your financial institution.

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- When your ATM transaction is completed, take all your property including money, receipt, and card and confirm your session has ended on the ATM screen.
- Never count your money at the ATM, count it later. If your transaction is inaccurate, you cannot discuss it with the machine. Thus, there is no need to do this and risk exposing yourself to a would be assailant.
- Upon completion of your transaction always keep your head up and be alert to your surroundings. Most ATM robberies occur after the completed transaction.

ATM Skimmers

Organized criminals are installing equipment on legitimate ATMs to steal both the customer's card number and pin. This equipment is cleverly disguised to look like normal ATM parts. A "skimmer" is mounted to the front of the normal ATM card slot that reads the card number when it is swiped.



The "skimmer" is usually used in conjunction with either a small wireless camera somewhere hidden on the ATM in a position to view the keypad, or an additional key pad placed over the existing normal key pad. This piece of equipment is known as a "skimmer pin pad."



○○○ See Something - Say Something ○○○

Skimming Scam Prevention Strategies

- Use secure ATM machines under video surveillance or inside of bank lobbies. These machines are less likely to be tampered with. Organized criminals take more of a risk installing “skimmers” when there are security cameras in the area.
- Cover the ATM key pad when entering your pin just in case there is a hidden camera.
- “Skimming” equipment will most likely stick out an inch or two from the machine. If it looks suspicious, find another ATM to use. Don’t fall for the poor fitting equipment or a sticker or sign that says “Swipe Here First” or “Use This Machine Only.”
- If the machine keeps your card, call the bank immediately and report it.
- Don’t accept help from anybody “hanging” around the machine. They may say they were having trouble also and you just need to enter your pin again.
- Keep your eyes on your card if you have any doubts.