



ATM and Debit Card Safety

ATM and Debit cards provide a great convenience for withdrawing funds from your account or for purchasing goods and services without the need for paper money. Although there are a variety of security measures in place to help prevent fraud and theft while at the ATM or when using your card at a merchant, not all crimes are preventable. A review of the following tips will help to keep you safe and further prevent the risk of ATM and Debit fraud.

Recommended tips to follow:

- Sign your cards as soon as you receive them.
- Memorize your Personal Identification Number (PIN). Do not write your PIN on your card or share it with anyone.
- Be aware of your surroundings before approaching and using an ATM. After your transaction has been completed, remember to take your card, receipt, and cash then leave immediately. Never count your cash at the machine. Wait until you have reached a safe area to do so.
- Shield the screen and keypad with your body when entering your PIN to prevent others from seeing your number.
- Treat your card like cash. Keep it in a safe place.
- Avoid lending your card to anyone or leaving it unattended and unsecured, including in your car (even if locked) or at work.
- Watch the merchant perform your card authorization and ensure purchases are recorded properly before signing the receipt.
- Shred all receipts when they are no longer needed.
- Review your account statements as soon as you receive them for suspicious transactions.
- Inspect the ATM or terminal for any evidence of tampering. Thieves can install electronic devices used for capturing your card information. This is commonly known as "skimming."
- Immediately report any lost or stolen cards.