

## Use Precautions When Using an ATM

Automated Teller Machines (ATMs) have made our lives a lot easier. So what if you forget to go by the bank before closing time to get money for the weekend. No problem. Just zip into one of the ATMs in the area and access the money in your checking or savings account day or night. But always be aware of your surroundings and use safety precautions when using an ATM or debit card.

PULSE, the nation's leading independent financial industry-owned electronic funds network, offers several safety tips when using an ATM. Even though you've heard them before, it never hurts to have a refresher course. Remember the old adage: An ounce of prevention...

- Always observe the ATM surroundings before conducting a transaction.
- Block the view of others when using an ATM to make sure they cannot see your Personal Identification Number (PIN).
- Look for possible fraudulent devices attached to an ATM. If anything looks suspicious, go to another machine.
- Never allow a cashier or any other person to enter your PIN for you.
- Minimize time spent at an ATM by having your card ready.
- When using a drive-up ATM after dark, keep your doors locked, passenger windows rolled up and headlights on when conducting your transaction.



*Tips from your  
Community Banker*

- If using an ATM at night, try to take someone with you.
- Check your ATM receipts against your monthly bank statements, just as you do your cancelled checks.

• Don't store the magnetic strip on the back of your ATM card against the magnetic strip of another credit card in your purse or wallet. It will corrupt the strip and make your card un-useable.

- If you think you are being followed after leaving an ATM, call 911 or look for a police officer.
- If you see overgrown shrubbery, poor lighting or other potential hazards at your bank's ATM, report it to your bank immediately.
- Your ATM card is the same as cash, so make sure you keep it in a safe place. Keep your PIN a secret and don't disclose confidential information about your card over the telephone or the Internet.

Ninety million Americans have ATM cards. According to PULSE, some 1.4 billion ATM or debit transactions will be conducted this year alone.

By following these safety precautions and using common sense, you can enjoy this convenience rather than becoming the latest crime statistic.

*Provided as a public service by the Pennsylvania  
Association of Community Bankers.*

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