



Automated teller machines (ATMs) provide us with ease and convenience. But they also can be a source of opportunity for thieves and robbers. Here are some tips to keep you and your money secure while using an ATM:

Protect your ATM card and keep it in a safe place.

Memorize your Personal Identification Number (PIN) and do not write it down anywhere, especially on your ATM card!

Immediately notify your bank if your ATM card is lost or stolen.

Never give any information about your ATM card or PIN over the telephone.

Personal safety planning should include stops at your financial institution (or an ATM) during daylight hours. Avoid using an ATM after dark.

If you drive to the ATM and then exit your vehicle to use it, lock all your vehicle doors. Keep your keys handy so you can re-enter your vehicle quickly after completing your transaction.

Be aware of your surroundings! Try not to focus solely on the ATM machine during your transaction; keep your head on a swivel and make sure to be aware of your surroundings and who may be approaching. Have everything ready upon arrival at the ATM.

Keep an eye out for any suspicious people loitering near the ATM or nearby. If you are feeling uncomfortable, listen to your intuition and leave.

Watch for “shoulder-surfers.” They are trying to watch you enter your PIN. Use your body or other hand to shield the ATM keypad as you enter your PIN and transaction information.

Never accept offers of assistance with the ATM from strangers. If you are having problems, go to another machine and contact your financial institution.

Do not count or visually display the money you withdrew from the ATM. Immediately put your money in your pocket or purse and count it later. If there are any discrepancies you can contact your financial institution later.

Take your receipt and transaction records with you.

At a drive-up ATM, keep doors locked and all windows closed, except the one you are using. Keep the vehicle running and be watchful of the vehicle's front, rear, and sides. If someone approaches your vehicle on foot, cancel the transaction and leave immediately.

If you have to use an ATM after dark, park close to the ATM in a well-lighted area. Take another person with you if possible. If the lights at the ATM are not working, do not use it. If the ATM is overgrown with shrubbery or a tree blocks the view, select another ATM. Consider conducting your ATM transactions at machines that are inside a grocery store or other business.