



Protecting Yourself at an ATM



Precautionary Steps to Take When Using ATMs

There are several precautions, you as a member can take to increase your personal safety when using ATMs. Your safety at an ATM is about being prepared.

- Remain aware of your surroundings, particularly at night. If you observe or sense suspicious person or circumstances, do not use the machine at that time.
- Prepare your transaction before you approach to minimize time spent at the ATM. Get down to business at the ATM. Fumbling for your card in front of the machine makes you vulnerable and takes your attention away from what is happening in the vicinity.
- If an ATM is hidden from public view (including overgrown shrubbery or landscaping), poorly lit, or ATM lights are not working; don't use it and go to another ATM.
- Avoid using ATMs at night or take a companion with you if necessary. Park as close as possible to the ATM walk-up. When you have completed your transaction, leave the ATM as quickly as possible.
- If anyone or anything seems suspicious, cancel the transaction and leave immediately. Do not accept assistance from strangers when using an ATM.
- Do not count or visually display cash; instead, pocket it immediately when you complete the transaction, and take your card and receipt. Verify the cash when safe to do so.
- If anyone follows you after making an ATM transaction, go immediately to a crowded, well-lit area and call the police.
- If you are involved in a robbery situation while using the ATM, do not resist. Give the money to the suspect immediately. Contact the police when safe to do so.
- Protect your PIN and the privacy of your transaction by shielding the keypad while standing close to the ATM to prevent others behind you from observing your transaction detail.
- Always check your ATM receipt against your statements to identify any unauthorized transactions.
- Immediately report a lost or stolen ATM, debit, or credit card.

A few additional tips when using an ATM located within a drive-thru lane:

- Keep all doors locked on your vehicle, windows rolled up, and your engine running while using a drive-up ATM.
- Leave enough room between your vehicle and the vehicle in front of you to exit, should the need arise.
- Keep a close eye on your rear and side view vehicle mirrors during the transaction.