

## LET COMMON SENSE BE YOUR GUIDE

Your ATM card provides you with instant access to your deposit accounts, 24 hours a day, 7 days a week. You can use it to withdraw money or make deposits at automated teller machines (ATMs) and to make purchases at most retail merchants.

Given the widespread availability of ATM access and the convenience afforded by the card, using an ATM card has become an important part of everyday life for many consumers. By following some common sense guidelines, you can help ensure that your transactions will be safe, as well as convenient.

The fact is, incidence of crime at ATMs has increased. As with almost everything else you do at a public location, the opportunity for crime does exist. So, the next time you use your ATM card, let common sense be your guide. Take these simple steps to help safeguard your personal safety and privacy.

## PERSONAL SAFETY AT THE ATM

### **Be aware of your surroundings.**

When approaching an ATM location, consider your surroundings. If an ATM is obstructed from view or poorly lit, go to another ATM. When possible, bring a companion along, especially at night. If you see anyone or anything suspicious, trust your instincts and leave. If you have already begun your transaction, simply cancel it and move on.

### **Park in a close, safe place.**

When parking your car to use a walk-up ATM, park in a well-lit area, as close to the ATM as possible. Check your surroundings from the safety of your car before getting out. Never leave your car running or the keys in the ignition. Always lock up, and take your keys with you.

### **Be alert at the drive-up.**

When using a drive-up ATM, keep your engine running, all doors locked, and open your window only when you are ready to perform your transaction. If anything looks suspicious or you feel at all unsafe, cancel your transaction and drive away. You can always go to another ATM or return at a later time.

### **Minimize time spent at the ATM**

Have your ATM card out and ready to use. After completing your transaction, don't display your cash but put it away with your receipt. Count your cash in a locked enclosure such as a car or your home.

### **Guard against unauthorized entry.**

When using an ATM in a locked vestibule, be sure to close the door completely. Do not open the door for another person waiting to gain entry. Each person should gain entry only by using a card to unlock the door.

### **Alert authorities to crimes**

If you know of or experience a crime at an ATM, report it immediately to the ATM owner and to the local police.

### **Personal safety starts with you.**

If someone follows you from an ATM location, move quickly to a safe, well-populated and well-lit area. Call the police to report any incident as soon as possible.

## ACCOUNT PROTECTION

### **Keep your Personal Identification Number (PIN) a secret.**

Your ATM card will work only with a PIN. Memorize your PIN. Never write your PIN on your card or store it with your card. Do not use your birth date as your PIN, especially if you carry your drivers license with your card. Never tell your PIN to anyone or let anyone else enter your code.

**Never give card information out over the phone.**

No one else ever needs to know your PIN. Not even your financial institution representatives, retail clerks or the police.

**Shield your PIN.**

To guard against others observing you as you key in your PIN at a terminal, stand directly in front of the keyboard or PIN pad to block the view of anyone standing near you.

**Report a lost or stolen card at once.**

Even though your ATM card cannot be used without your PIN, report a lost or stolen card to your financial institution immediately.

**Keep your receipts.**

To guard against transaction fraud, check your receipts against your monthly statement. If anything looks irregular, or there are any unauthorized transactions, report them to your financial institution immediately.

**Let common sense be your guide.**

By taking these simple precautions, you can help ensure that your personal safety and privacy are protected with each transaction you perform.

## NIGHT DEPOSIT FACILITY

**Using discretion when using ATM night facility**

Prepare your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.

Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Do not leave them at the ATM or night deposit facility because they may contain important account information.



# ATM/NIGHT DEPOSIT USER PRECAUTIONS

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