



# Consumer Safety Tips

## **ATM & Debit Card Safety**

Treat your card like cash. Always keep it in a safe place.

Keep your personal identification number (PIN) a secret.

Do not disclose card info over the phone to anyone. No one needs to know your PIN, not even your financial institution.

Never disclose information about your card in response to an unsolicited email or phone call.

Make certain your Internet shopping sites are secure.

Report a lost or stolen card immediately.

Carefully review your account statements each month and promptly report any discrepancies to the issuing institution.

## **Walk-Up ATM Safety**

Observe the ATM surroundings before approaching a walk-up ATM. If anyone appears suspicious, find another ATM. If you have already started a transaction, cancel it and leave the area at once.

If an ATM is obstructed or poorly lit, go to another ATM. When using an ATM at night, it is a good idea to take a companion with you.

Minimize time spent at the ATM by having your card out and ready to use. Do not let anyone see how much money you withdrew, and never count your money at the ATM.

Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble if your card is stuck.

Look for possible fraudulent devices attached to the ATM. If something does not seem right about the machine, do not use it.

## **Drive-Up ATM Safety**

Keep your doors locked, windows up, and engine running when waiting in line. Leave enough room between cars to allow for a quick exit should it become necessary.

Before lowering your window to use the ATM, observe the entire surrounding area. If anyone or anything appears suspicious cancel your transaction and the leave the area immediately.

If anyone follows you after completing your transaction, drive immediately to a crowded, well-lit area and call the police.

## **Pin-Debit Safety**

Never allow the cashier to enter your PIN for you, even if they are assisting you with the transaction.

Block the view of others when using a point-of-sale (POS) terminal.

Be sure the transaction is complete and you have received a receipt before leaving.

If you received cash back, put it away before leaving the terminal.

When using an outdoor POS terminal such as at a gas station, observe the entire surrounding area before making a transaction. If anyone or anything appears suspicious, cancel your transaction and leave the area at once.

If anyone follows you after completing your transaction, drive immediately to a crowded, well-lit area and call the police.