

## **ATM Security and You**

ATMs are a fast and easy way to withdraw cash, check account balances, transfer funds and more. If you plan to use ATMs as a convenient way to conduct financial transactions, you must make electronic banking security a priority. Here are some important steps you can take to make ATM security your business.

### **Security at Walk-Up ATMs**

1. Always observe your surroundings before conducting an ATM transaction. If you are driving to an ATM, park as close as possible to the terminal. Observe the entire area from the safety of your car before getting out. If you see anyone or anything that appears to be suspicious, leave the area at once.
2. If an ATM is obstructed from view or poorly lit, go to another ATM. Report the problem to the financial institution that operates the ATM.
3. When possible, take a companion along when using an ATM, especially at night.
4. Minimize the time spent at the ATM by having your card out and ready to use. If the ATM is in use, give the person using the terminal the privacy you expect. Allow them to move away from the ATM before you approach the terminal.
5. Stand between the ATM and anyone waiting to use the terminal so that others cannot see your secret code or transaction amount. Once you have completed your transaction, take your money, card and receipt and immediately move away from the terminal.
6. If you see anyone or anything suspicious while conducting a transaction, cancel your transaction and leave immediately. If anyone follows you after making an ATM transaction, go immediately to a crowded, well-lighted area and call the police.
7. Be suspicious if the ATM looks unusual or has any exposed wires. Some thieves place a fake box over the card slot that reads and records account and PIN numbers.

*Article written by Financial Wisdom, advice is solely attributed to that entity.*