

## **10 Tips for ATM Safety**

With shorter days approaching, bringing more hours of darkness along with them, it's more important than ever to brush up on ATM safety. Using a compromised machine can mean risking identity theft and/or having cash stolen. With this simple machine, all it takes is a few short minutes for a victim's life to be completely ruined.



Here at Franklin First FCU, we take our members' safety very seriously. We use multiple protective measures to keep you, your information, and your money safe when you use one of our ATMs. We keep our machines well-lit, have security cameras in place and we're careful with their placement to keep isolation to a minimum.

However, it's important for you, as the member, to be aware of basic ATM safety so your transactions are never compromised. As with all banking platforms, you are the first and best defense for protecting your personal information and your money.

Here are 10 tips to help you keep your ATM transactions completely secure.

**1. Keep your PIN private.** Your personal identification number should always be kept personal. Don't share this number with anyone and don't write it down anywhere or keep it stored in your phone. It's also a good idea to choose a unique PIN for all your accounts and to change your number once a year to keep it fresh.

**2. Check the ATM for a card skimmer.** Scammers are experts at hiding their tracks and often do so by attaching a card skimmer to the payment terminal of an ATM. The skimmer fits right over the card slot and will read the card information as soon as it's inserted. It is then passed onto the criminal, who may be hiding just a few hundred feet away. Sometimes, a skimmer is instead placed over the keypad to pick up the PIN. Look for a skimmer by checking to see if the card slot feels loose, is colored differently

than the rest of the machine, or if the keypad is too thick or looks newer than the ATM.

**3. Bring a buddy.** A lone target is always more vulnerable. If possible, and especially if you're using an ATM late at night, bring a friend along.

**4. Be aware of your surroundings.** As you use the machine, it's crucial to be aware of your surroundings and to look for anything suspicious, like characters lurking nearby or dark cars parked in the area for far too long.

**5. Use your body as a shield.** Never let an ATM you are using be in easy view of a criminal. Stand close to the machine to block it from view and cover the keypad with your hand while you input your PIN. This way, no one will be able to steal your information just by watching you complete your transaction.

**6. Have your debit card ready to be used.** Make sure you can remove your card in just a few seconds when you reach the ATM. Those precious few moments of rummaging through your purse or wallet until you find your card can give a criminal the time they need to make their move.

**7. Put away all cash as soon as you complete your transaction.** If you're making a withdrawal, be sure to move all cash out of sight as soon as the machine spits it out. Have your wallet or an envelope ready so this takes as short a time as possible. Never count cash in public; you can check that you've received the right amount when you're safely in your car.

**8. Lock all doors and roll up passenger windows when using a drive-thru ATM.** If you'll be remaining in your vehicle to complete your transaction, keep it as secure as possible.

**9. If you suspect foul play, leave immediately.** If something, or someone, looks suspicious, cancel your transaction, grab your card and leave the area as soon as you can.

**10. Be sure to take your receipt.** Don't leave any evidence of the transaction you just completed.

If you think you've been the victim of ATM fraud, report it immediately. If you report the scam within two days, your liability is capped at \$50. Stay safe!