

What Your Credit Union Is Doing

- Putting ATMs in areas that are clearly visible from the street and to foot traffic.
- Maintaining landscapes that discourage thieves from hiding near the machine.
- Maintaining lighting that is bright enough for night use.
- When possible, installing cameras, rear view mirrors, panic buttons and special signs.
- Working with manufacturers to improve the security technology. Advanced security technology can be a first-line deterrent to Identity Theft.

An ATM is like a branch of your credit union. Using it should be convenient, enjoyable, safe and secure. See your credit union if you have suggestions to improve your ATM experience, or if you want to learn more about ATM safety.



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ATM SAFETY TIPS



- **Protecting yourself**
- **Safeguarding your account**
- **Preventing Identity Theft**

ATM SAFETY & SECURITY

Automated Teller Machines (ATMs) provide outstanding convenience, but also require a sharper focus on security and personal caution. ATMs can be located just about anywhere, and they are available 24 hours, 7 days a week.

One of today's biggest concerns is *Identity Theft*, where a criminal steals your account information and then runs up charges and other bills in your name. These criminals often begin their theft with stolen ATM information.

To protect your identity and to ensure your personal safety, it makes good sense to exercise caution when using an ATM.

The tips in this brochure are meant to make you aware that although rare, ATM crime can happen.

What You Can Do

- **Protect your ATM card** as if it were cash. Report lost or stolen cards immediately.
- **Safeguard your Personal Identification Number (PIN)**. ATM fraud is most often committed by individuals who know the ATM cardholder.
 - Don't give the number to anyone.
 - Don't write your PIN on your card or keep it in your wallet.
 - Avoid using numbers that are easily identified (birth date, etc.).

- **Never leave your receipt behind** – even with an incomplete transaction. *Discarded ATM receipts are a primary means of identity theft and account fraud.* Even at home, receipts can be a source for identity thieves – they rummage through the trash to find account numbers and other personal information. Shred receipts before discarding them.
- **For your personal safety**, minimize your time at the machine.
 - Have your ATM card ready when you approach the machine.
 - Be ready to enter your PIN.
 - Review your plans for transactions before going to the machine so you know what to do as soon as you get to it.
 - Count your money later, not at the ATM.
- **Remember to take your receipt.**
- **Give people ahead of you space** to conduct their transactions. When you use the ATM, make sure no one watches you key in your PIN. You can use your body to shield the ATM keypad.
- **If you leave your car to use the ATM**, be sure to lock it up.
- **At night, make sure there is ample lighting** and the ATM is clearly visible from the street. Tell your credit union about overgrown bushes, poor lighting or anything else you feel compromises personal safety and security at the ATM.
- **Be wary of a new ATM scam called “skimming,”** where thieves attach realistic-looking electronic devices to the ATM designed to capture your card information and PIN. If an ATM card reader appears unusual or bulky compared to other ATMs, check with the credit union or use another ATM.

