

The tips in this brochure are meant to make you aware that although rare, ATM crime can happen. Preventing such a crime must be a cooperative effort between you and your bank.

THE BANK'S ROLE

What are banks doing to ensure customer safety at ATMs? They're putting ATMs in areas that are visible by passersby, trimming landscape to prevent potential criminals from hiding, and installing or upgrading lighting that is bright enough for use at night.

Some banks also have installed cameras, rear view mirrors, panic buttons and special signs. And most banks limit the amount of cash that can be withdrawn on a daily basis.

THE CUSTOMER'S ROLE

Bank customers should always use common sense when using an ATM.

The tips in this brochure are a start, but the best advice is simply not to use an ATM if you feel at all uncomfortable doing so. ATMs provide convenience, but they haven't replaced the bank teller. If you prefer, conduct your business in the bank lobby.

If you have any questions, come in and talk to your banker.



ATM Safety



■ **Assuring
your safety
when using
an automated
teller machine**

ATMs: Instant Cash 24 Hours a Day

Automated teller machines have made banking more convenient than ever before. With the touch of a few buttons, you can withdraw cash, make deposits and transfer funds virtually anywhere an ATM is located. And with 300,000 ATMs in the U.S., that means just about anywhere.

While ATMs are convenient, it just makes sense to exercise caution when using one. This includes protecting your ATM card and cash from view of others, and being aware of your surroundings. Here are some other tips to keep in mind:

PROTECT YOUR CARD AND PIN

Whether you choose your Personal Identification Number yourself, or your bank chooses it for you, it's very important to keep that number a secret. Don't write it on your card or give the number out to anyone, including friends and family. ATM fraud is most often committed by individuals who know the ATM cardholder.

BE PREPARED

Have your ATM card ready and in your hand when you approach the machine. Don't pull it out of your purse or wallet when you get there.

CONDUCT YOUR TRANSACTIONS PRIVATELY

Use common courtesy at the ATM. 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 number. Use your body to shield the ATM keypad.

COUNT YOUR CASH LATER

Once you've completed your ATM transaction, put your money away immediately and leave the ATM premises. It's best to count your money later.

LOCK YOUR CAR DOORS

If you leave your car and walk to the ATM, turn off your ignition and lock your car. If you use a drive-up ATM, be sure to roll up passenger windows and lock your car doors.

OBSERVE LIGHTING AND LANDSCAPE

Use extra caution when using an ATM at night. If the lights at the ATM are not working, don't use it. If shrubbery has grown up, or if a tree blocks the view, select another ATM and notify the bank. In fact, it's always a good idea to let the bank know whenever you notice anything out of the ordinary at an ATM—from overgrown bushes or poor lighting to a malfunctioning machine.

TAKE A FRIEND AT NIGHT

If you must use the ATM at night, consider taking a friend along.