

Automated teller machines (ATMs) and point-of-sale (POS) machines are very commonplace. Rare today is the person who still chooses to conduct their business inside a bank branch or in the minimart at the gas station, as ATMs and POS machines offer speed, convenience, and usually 24-hour availability.

However, with ATMs and POS machines come more opportunities for criminals. Robberies and identity thefts from ATMs and POS machines have risen over recent years as more and more people opt for the convenience of electronic business transactions and conduct their banking business out in the open.

Here are some simple steps you can take to help keep you safe, and prevent you from becoming another victim.

## Guard It

- Never loan your ATM card to anyone.
- Never tell anyone your personal identification number (PIN). Never write down your PIN where it can be discovered. Don't keep a copy of your PIN in your purse or wallet, and NEVER write your PIN on your card.
- Protect your PIN when entering it by using your hand or body to shield the number pad from anyone else's view.
- Save your receipts; don't leave them at the ATM. Shred them later after you get home; don't throw them out intact in a public wastebasket or even at home. If you don't want a receipt, many ATMs now offer an option to not get one.
- When using a drive-up ATM, keep your door locked and all the windows (except the driver's window) rolled up. Don't open your door to use the ATM either.
- Don't leave your card anywhere, *especially* at or in the ATM.

- Put your cash away as soon as you get it, and wait until you are in secure surroundings to count your cash. Never count your cash while at the ATM or POS (or while walking away), out in the open.

## Prepare It

- Minimize your time at the ATM by preparing at home or in your office. Fill out deposit slips ahead of time and keep spare envelopes handy so that you'll be ready to go when you get to the ATM.
- If using an ATM or outdoor POS machine after dark, try to use one that's in a well-lit area and is clearly visible from the street or to other patrons.
- Be mindful of your surroundings. Look around before and as you approach, while you're at the ATM, and as you walk away, for suspicious people or activity. If you see anything before using the ATM, walk away and use a machine at a different location. Consider bringing someone with you when you use an ATM, especially after dark—remember, there is safety in numbers.
- If you've already begun using the ATM when you notice something suspicious, cancel your transaction, take your card, and walk away. Use a machine at a different location.

## Keep on Top of It

- Keep track of all your transactions by writing them down in your account ledger, but not while you're at the ATM.
- Report any problems you see, such as burnt out light bulbs (which employees would not notice during daylight hours), graffiti/vandalism, loose keypads or card readers, anything sticking out of a card reader, etc. to the ATM or POS owner. If a keypad or card reader is loose, don't use it—find another machine.
- Report any suspicious activity you see to the ATM or POS owner and the Sheriff's Department.
- Never accept any assistance from anyone you

don't know while using an ATM or POS machine.

- If your ATM card is ever lost or stolen, immediately notify the bank and report the loss or theft to the Sheriff's Department. The sooner you report it, the less likely someone will be able to empty out your account. Also know that most banks require a police report to refund any money stolen with your card. Keep a list of your ATM and credit card numbers, along with the numbers to call, handy for this purpose.
- The same thing goes if your account is ever

compromised, even if you still have your card. Report it to the bank, destroy the card, and file a police report.

- If you are held up after you get your cash, throw your cash on the ground and run away quickly while screaming for help.
- If you're ever held up at a drive-up ATM, and someone is blocking your path, put your vehicle in reverse to get away. Make sure to report any incidents to the Sheriff's Department.