

DO's and DON'TS for the best use of Automated Teller Machines (ATMs)

DO...

keep the PIN you use with your ATM access card a secret. Never give this secret number to anyone else for any reason, not even to members of your family.

choose a well-lit, busy ATM location that can be seen from the street, especially if you want to use a machine after dark or on days when traffic is light. Sometimes it is safer to use an ATM at another location or a Drive-up ATM.

park your car as close to the ATM as possible without blocking traffic. Close all the windows and lock your doors as you get out.

know exactly what you are going to do before you leave your car and approach the ATM. Have your access card ready, check your PIN number, have your deposit ticket filled out, know how much cash you want to withdraw, etc.

take someone else with you when you are going to use an ATM after dark or at times when there are few people on the streets. Ask them to wait for you in the car and keep alert for suspicious people or activity.

stand directly in front of the machine when using an ATM. Block the view of anyone behind you. This will prevent someone from seeing your secret number when you enter it or knowing what kind of transaction you are completing.

leave immediately if you become suspicious for any reason while using an ATM. Press the "Cancel" button on the machine, retrieve your ATM access card and return to your car.

notify your financial institution immediately if your ATM access card or your secret PIN is lost or stolen. Federal law limits your potential loss if you report a lost or stolen ATM card promptly or if you notify them of the problem within 60 days after your statement showing an error is mailed.

enjoy the convenience of using ATMs 24/7. Your financial institution has provided these machines because they make life easier for you. Just remember to use the same precautions and common sense when using an ATM that you would use when using your checkbook or your credit card or carrying a large amount of cash in your pocket or purse.

DON'T...

write your PIN on your ATM access card or on a slip of paper you keep with the card. If you would rather not try to memorize your number, then disguise it in some way so that only you know what it is.

get out of your car and approach an ATM until you have looked all around and made sure that there are no suspicious people lurking about. If you don't feel safe, don't use the ATM. Even if you use a drive-up ATM, look around and stay alert.

approach the ATM if someone else is using it. Unless you are using a very busy machine, wait in your car until the person ahead of you completes his or her transaction and drives away. Have your ATM access card ready when you leave the car.

park your car where another vehicle can block you in.

withdraw too much cash at one time. Take only what you need. It is never a good policy to carry too much cash with you.

stand at the ATM and count your money when your transaction is complete. Put your money, your ATM access card and your receipt in a pocket and return to your car as soon as the screen is clear. Count your money and put away your ATM access card when you are back in your locked car.

leave your receipt at the ATM location. Take it with you. It is best to save these receipts and check them against your statement before you discard them.

use your ATM access card or your PIN for another person and don't give them to anyone else for any reason. FBI agents, police and financial officials will never ask you to use your ATM access card or ask you for your secret PIN number. If anyone posing as a law enforcement officer ever asks you to do any of these things, notify your local police and your financial institution immediately.



Provided to your courtesy of
www.firstamericancu.org