



ATM Safety and Security Recommendations

Selecting an ATM

- Do not select an ATM at the corner of a building. Corners create a blind area in close proximity to the customer's transaction. Select an ATM located near the center of a building. An ATM further from the corner reduces the element of surprise by an assailant and increases effective reaction time by the user.
- Identify an ATM with maximum natural surveillance and visibility from the surrounding area. This will create a perceived notion of detection by a criminal and increases the potential for witnesses.
- Select an ATM at a location void of barriers blocking the line of sight of the ATM. This includes shrubbery, landscaping, signs and decorative partitions or dividers. Barriers provide hiding areas for would-be assailants.
- Select an ATM that is in a well-lighted location.
- Whenever possible, select an ATM that is monitored or patrolled by a security officer.
- Select an ATM with a wide-angle transaction camera and/or a continuous transaction surveillance camera. Consult the bank or location management for this information.
- Solicit prior criminal activity statistics from law enforcement for the ATM site and surrounding neighborhood.
- Avoid ATM locations with large perimeter parking lots and numerous ingress and egress points.

Approaching the ATM

- At a drive-up ATM, keep all windows closed, except the one you are using, and all vehicle doors locked. Keep the vehicle running and be watchful of the vehicle's front, rear and sides. If someone approaches your vehicle on foot, cancel the transaction and leave.
- If you drive to the ATM and then exit your vehicle to use the ATM, lock all of the vehicle doors after you exit it. Then, keep your keys handy so you can re-enter your vehicle quickly after completing your transaction.
- When approaching the ATM, be alert for anything suspicious, especially two or more people in a nearby vehicle, particularly if no one else is at the ATM, or someone appears to be "hanging" around the area.
- Never approach an ATM if the lights at the site are not working.
- Particularly after dark, take a companion along to the ATM, if at all possible, and park close to the ATM in a well lighted area.



- Avoid using ATM's with obscuring bushes around them, again, particularly after dark.

Using the ATM

- When waiting in line to use the ATM, wait well behind the person(s) ahead of you, and do not approach the ATM until they complete their transaction.
- When you are using the ATM and someone is closer to you than you would like them to be, ask them politely and tactfully to step back a few steps. If they do not do so, cancel your transaction and wait in your locked vehicle or other safe location until that person leaves- or possibly go to another ATM.
- Before you approach the ATM, have your card ready, and know your code.
- Protect your Personal Identification Number (PIN). Memorize your PIN. Do **NOT** write your PIN on your ATM card or carry your PIN in your wallet or purse.
- Select a PIN that is different from other numbers noted in your wallet or purse, such as your address, birth date, telephone or social security number.
- When using the ATM, stand directly in front of the keyboard, blocking the view of others. Do not enter the PIN if anyone else can see the screen. As remote as it may seem, criminals can use high-powered equipment to visually capture cardholder's PIN as they are punched into keypads. By picking up discarded ATM transaction receipts, criminals can match up PIN's and account numbers and have all the information they need to manufacture false ATM cards and gain access to consumer's money. This is referred to as "shoulder surfing."
- Never accept offers of assistance with the ATM from strangers. If you are having problems, contact your financial institution.
- When your ATM transaction is completed, immediately take your property – card, receipt, money, etc., put them in your pocket, wallet or purse and leave immediately.
- ATM robberies often occur after the patron has completed their transaction. Always have your head up and be aware of your surroundings when you leave an ATM. If you feel or sense someone is following you, walk or drive to the nearest open business or where there are a lot of people and call the police.

NEVER tell your access code or PIN to anyone!

NEVER lend your ATM card to anyone; treat it like cash or a credit card.

- If you lose, misplace or have your ATM card stolen, notify the card issuer immediately. If you report an ATM card missing before it is used without your permission, the Electronic Fund Transfer Act (EFTA) says the card issuer cannot hold you responsible for any unauthorized withdrawals. If unauthorized use occurs before you report it, the amount you can be held responsible for depends upon how quickly you report the loss to the card issuer.