

Online Security

Take Precautions with Your ATM Card

We all enjoy the ease and convenience of using ATM cards to allow us to quickly access our funds. Take precautions when using your ATM card to avoid becoming a victim of ATM theft.

One type of ATM theft that has been reported in the past is the "capture" of customers' ATM cards. A thief sets up a trap in the ATM slot to "capture" the next user's card, then leaves. A customer enters, inserts his card, completes his transaction, and is unable to retrieve his card. It appears that the card has been confiscated by the ATM. The thief, or an accomplice, now enters and offers to help the customer retrieve his card. The thief may suggest the customer enter his PIN number multiple times or enter the PIN number while the thief presses a combination of other buttons, such as ENTER and CANCEL. (This allows the thief or an accomplice standing nearby to memorize the PIN number.) After several attempts to free the card, both the thief and the customer (who believes the machine has his card) leave the ATM.

However, when the coast is clear, the thief returns and removes the card from the trap. Now, with the card and the customer's PIN number, the thief is free to make a withdrawal himself. If your card appears to be confiscated, check the ATM card slot for signs of tampering, and report your situation immediately to the bank. In the past, it has been reported that x-ray film or black material has been inserted into the ATM slot in such a way that it is not easily distinguished by a customer, but can be removed by the thief.

Other crimes have included the use of a real ATM, installed and pre-programmed to record all card information and PIN numbers, then alert customers that the transaction they requested could not be processed. Later, fake ATM cards are made up and the thieves use these and the PIN numbers to make withdrawals at another ATM.

Take these precautions when using an ATM:

- Do not give out your ATM card to anyone except a bank official.
- Do not give out your PIN number to anyone, or allow it to be read or seen by someone else.
- If your card is "confiscated", check the ATM for tampering, and call for help immediately.
- Whenever possible, use known ATM machines in safe locations. If you plan to travel, do some quick research to find ATM locations near your destination.
- Always check over your monthly statements.