

# 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.

### Be alert for card “capture”

One type of ATM theft 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. The thief, or an accomplice enters and offers to help the customer retrieve his card and suggests the customer enter his PIN number multiple times or enter the PIN number while the thief presses various buttons such as ENTER and CANCEL. After several failed attempts to free the card, both the thief and the customer leave the ATM. The thief returns later, removes the card from the trap, and is now able to make a withdrawal using your PIN number. Another possible scenario is that a small camera has been hidden in a strategically placed brochure holder, and the thief has captured your PIN number as you enter it.

Other methods of ATM card theft are attaching a card reader to the ATM card slot. It appears similar to the original, but it transmits data to thieves nearby. Real ATMs have also been installed and pre-programmed to record all card information and PIN numbers; the ATMs alert customers that the requested transaction 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 general 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. 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.
- 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.