

## **10 Consumer Tips for ATM Safety and Security**

ATMs have become one of the most popular payment systems used by American consumers. In 2009 14 billion ATM transactions handled over \$1 trillion. The Electronic Funds Transfer Association advises consumers to treat ATMs like any other payment, such as cash or checks. Consumers need to safeguard their ATM cards and transactions as they would their wallets, checkbooks, or purses.

The Electronic Funds Transfer Association offers the following tips for ATM transactions.

- 1. Always pay close attention to the ATM and your surroundings.**
- 2. Be wary of people trying to “help” you with your ATM transaction.**
- 3. Do not use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable.**
- 4. Do not allow people to look over your shoulder as you enter your pin code.**
- 5. Do not re-enter your pin if the ATM “eats” your card – contact a bank official immediately.**
- 6. Never write your pin on the back of your card.**
- 7. Do your automated banking in a public, well-lighted location.**
- 8. Never count cash at the machine or in public. Wait until you are home, in your car or another secure place.**
- 9. When using a drive-up ATM, keep your engine running, your doors and windows locked, and leave enough room between your car and others in the ATM drive-up line.**
- 10. Closely monitor your bank statements, as well as your balance, and immediately report any problems to your bank.**

Remember, your ATM card is like any other payment system you use. Always treat it like cash or your checkbook. Never give out your PIN code or any account information. If your ATM card is lost or stolen, report it at once to your bank. Always keep your ATM receipts and check them monthly against your statement.

ATMs provide great financial convenience for consumers. Common sense and a few simple precautions will help ensure that your ATM transactions are safe, secure and convenient.