

ATM & Debit Card Safety

Using your ATM or debit card is a simple, hassle-free way to get cash, make deposits, check account balances, transfer funds, make purchases and more. To enjoy the many conveniences debit offers, make protecting your ATM or debit card a priority. Here are some important safety tips.

Treat your card like cash

Always store your card in a safe place.

Keep your PIN to yourself

No company or individual needs to know your PIN ... not even your financial institution. Memorize your PIN, and never write it on your card or store it with your card. Never let a cashier, teller or other stranger enter your PIN for you.

Always be aware of your surroundings

When using an outdoor ATM such as in a parking lot, look for suspicious activity before you begin your transaction.

Shop carefully online

If you initiate an online transaction and must provide personal data, look for indicators that the site is secure, like "https" in the Web address or the closed padlock icon in the bottom frame of your browser. It is also wise to conduct financial transactions on wired Internet connections only. Wireless connections can be more vulnerable to attack.

Protect your card's magnetic stripe

Exposing your card's magnetic stripe to other magnetic objects can cause damage that will make your card unusable.

Report a lost or stolen card at once

Call your financial institution right away if your card is lost or stolen to reduce the chance that it will be used improperly. Immediate notice of lost or stolen cards also will limit your potential liability for unauthorized transactions

Review account statements regularly

Verify all transactions by matching receipts to account statements. Frequently reviewing activity online helps identify unauthorized activity between monthly statements. Many financial institutions offer free e-mail alerts for routine account activity, as well as for unusual transactions.

Never respond to an unsolicited request

The Internet is a common channel for fraud perpetration. Never provide your debit card number, PIN or any other non-public information to anyone in response to an unsolicited e-mail, pop-up message or phone request. Your financial institution will never ask for your PIN.

ATM Safety

Observe your surroundings before conducting a transaction

If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park close to the terminal and observe the entire area from the safety of your car before getting out.

Only use well-lit, unobstructed ATMs

If an ATM is obstructed from view or poorly lit, leave the area and conduct your transaction at another location.

Minimize time spent at the ATM

Get your card out and ready to use. When your transaction is complete, put your card, money and receipt away, and immediately leave the area. Never count your money while at the ATM.

Only enter your PIN once for a transaction

If you are prompted to enter your PIN twice, or if you notice unusual messages on the screen, go to another ATM. However, if there is a time out or if the transaction is canceled and you enter your PIN a second time, check your statement to be sure the transaction does not appear twice.

Block the view of others at an ATM

Prevent "shoulder surfing" by standing between the ATM and anyone waiting to use the terminal. Shield the keypad as necessary when entering your PIN and transaction amount.

Look for possible fraudulent devices attached to an ATM

ATM tampering is one of the ways that "card skimming" occurs. If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the terminal.