

ATM SAFETY

ATM and check cards have become a routine part of life in many households. It's no wonder, since they provide 24-hour access to your money any time of the day or night. Protecting yourself and your ATM or check card should be a part of your daily routine:

KEEP YOUR CARD SAFE

- 1.** Never leave your card where it might easily be stolen.
- 2.** Never write your personal identification number (PIN) on your card or even near it.
- 3.** Never disclose your PIN to another person.
- 4.** Don't store your card next to another credit card with a magnetic strip. Close proximity may erase the magnetic coding.
- 5.** Always notify both your credit union and the police immediately if your card is stolen.



PROTECT YOURSELF TOO

- 1. *Safe Approach*** – If the ATM you wish to use is not within a secured facility, approach with care. Watch out for suspicious people or circumstances.
- 2. *Be Prepared*** – Have your ATM or check card ready and be prepared so that you can complete your transaction faster.
- 3. *Protect Your PIN*** – If there are others nearby, be sure that they can't see you input your code number. Use your body as a screen.
- 4. *Don't Tempt Thieves*** – After you have completed your transaction, if you have received cash, leave quickly. Exposing cash could invite trouble.
- 5. *Safe Departure*** – Once again, watch for suspicious people or circumstances. If you suspect a problem, go to the nearest populated location or the police immediately.
- 6. *Telephone Fraud*** – Never disclose your account number or PIN to anyone who calls you on the phone, regardless of the circumstances. Credit union personnel do not have access to your PIN and should never need it.

Remembering these tips will make using ATMs safer and less time consuming for you and allow you to fully enjoy this convenient service . . . compliments of your credit union!



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