

Take Precautions To Protect Your ATM Transaction

ATM's have become a convenient way to access cash from our bank accounts. ATM's are available in every community and have become an everyday way of life. Although they are handy, you are encouraged to take precautions to protect your transactions, accounts and identity.

According to the Bank Administration Institute (Cashen, 1996), the most dangerous hours for ATM crime are from 7 p.m. until midnight. Approximately 40% of the ATM-related crimes occur during these hours.

The following are ATM safety and security tips:

- At drive-up ATMs, keep all windows closed, except the one you are using, and all vehicle doors locked. Keep the vehicle running and watch all other vehicles around you.
- If you get out of your vehicle, lock all the doors after you exit. Keep your keys handy so you can re-enter the vehicle quickly.
- When approaching the ATM, be alert for anything suspicious, especially two or more people in a nearby vehicle, particularly if no one else is at the ATM.
- Never approach an ATM if the lights at the site are not working. Avoid using ATMs with overgrown bushes around them, especially at night.
- Particularly after dark, take a companion along to the ATM and park close to the ATM in a well lighted area.

Using the ATM:

When waiting in line to use the ATM, wait well behind the person ahead and do not approach the ATM until they have completed their transaction.

When using the ATM and someone is closer than you would like them to be, politely ask them to move back a few steps. If they do not move, cancel your transaction and wait in your locked vehicle or other safe location until that person leaves or go to another ATM.

Before you approach the ATM, have your card ready and know your code.

Protect your Personal Identification Number (PIN). Memorize your PIN. Do not write it on the card, or carry it in your wallet or purse.

Select a PIN that is different from all other numbers noted in your wallet or purse, such as your address, date of birth, telephone number or Social Security number and change your number periodically for insured security. Social Security numbers should not be carried in your purse or wallet.

Never accept offers of assistance with the ATM from strangers. If you are having trouble, contact your financial institution.

When your ATM transaction is complete, immediately take your property - card, receipt, money etc. - and put them in your pocket, wallet or purse and leave immediately.

Never stand around and count your money. You can do that when you get to the safety of your locked car. If your transaction is not correct you cannot discuss it with the machine. Call the financial institution as soon as possible.

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References:

Cashen, K. T., (1996). Credit Card Security Precautions. *The Complete Campus Crime Prevention Manual, Campus Crime Prevention Program*. p. 341.

Schroeder, D. E., Versch, R. L., (2008). Protect Your Credit and Identity. *NebGuide*. University of Nebraska–Lincoln Extension Publication G1767.

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