

More ATM Safety and Security Tips

ATM robberies often occur after patrons have completed their transaction.

1. Always have your head up and be aware of your surroundings when you leave the ATM.

2. If you see, feel or sense someone is following you, walk or drive to the nearest business where there are a lot of people and call the police.

3. If you lose, misplace or have your ATM card stolen, notify the card issuer immediately.

If you report an ATM card missing before it is used without your permission, the Electronic Fund Transfer Act (EFTA) says the card issuer cannot hold you responsible for any unauthorized withdrawals.

4. If unauthorized use occurs before you report it, the amount that you can be held responsible for depends on how quickly you report the loss to the card issuer.

For example, if you report the loss within two business days after you realize your card is missing, you will not be responsible for more than \$50 for unauthorized use. If you do not notify the card issuer within two business days, you could be held responsible for up to \$500 for unauthorized use. If within 60 days after your bank statement is mailed to you, you do not report an unauthorized transfer or withdrawal, you risk total loss of funds.

5. Make sure that you carefully check your bank account statements each and every month as well as credit card statements. Carefully check that every transaction is a transaction that you are responsible for making. If there are transactions in question, call the card issuer as soon as possible to get more details and determine if you are responsible for the transaction.

6. Keep phone numbers for reporting loss or unauthorized transactions in a safe place. Not only is it important to protect your ATM transactions but it is also important to know how to report loss of your card or unauthorized transactions.

7. Take time this week to review ATM safety with your family.

Learn more about how to protect your identity by requesting a copy of the NebGuide G1767, "[Protect Your Credit and Identity](http://www.ianrpubs.unl.edu/epublic/pages/publicationD.jsp?publicationId=858)" from your local University of Nebraska–Lincoln Extension office or by visiting the web at <http://www.ianrpubs.unl.edu/epublic/pages/publicationD.jsp?publicationId=858>.

#

Reference:

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

Written by Debra E. Schroeder, Extension Educator
Reviewed by UNL Extension Educators and Specialists

