

ATM Awareness—Stay Safe and Protect Your PIN

Recently, news organizations and e-mail chains have mentioned a rumor about “the backwards PIN alert.” The claim is that by entering a PIN backward, a cardholder can alert the police that he or she is being forced to use the ATM by an assailant. However, this urban myth is just that—a myth. Entering your PIN backwards will not help if you are being coerced to withdraw money from your account. The best way to help prevent this occurrence is by practicing smart ATM use.

Using an ATM or debit card is one of the safest ways to get cash or make purchases. Just follow these simple safety rules.

Approach with Caution

Keep these tips in mind before you use an ATM or POS terminal:

- Never insert your card or enter your PIN in any terminal that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner.
- At a drive-up facility, keep your doors locked and all passenger windows closed.
- Remove your cash, receipt, and card after every transaction. If you make a withdrawal, pocket cash immediately. Wait to count it until you are in a safe location.

Be Efficient

Use these tips when at the ATM or POS terminal:

- Have your card ready when you approach an ATM.
- If you are making a deposit, seal checks or cash in an envelope. It is also smart to endorse checks with the restriction “For Deposit Only.”
- Block others’ view. Always stand between the terminal and any person who is waiting, or cup your hand over the keypad as you enter your PIN.

Prevent Fraud

Help prevent fraudulent activity on your account by remembering these guidelines:

- Memorize your PIN. Do not tell anyone your PIN or account number and never loan anyone your card. Never write your PIN on your card or anything you carry with or near your card.
- Report lost or stolen cards immediately. You can greatly reduce fraudulent transactions by reporting a loss quickly.
- Never give your PIN over the phone. Be especially cautious about information you discuss when using cellular phones.
- Never give unsolicited callers personal information and account numbers over the phone unless you know who they are.
- Do not fall prey to “phishing.” Never respond to an e-mail requesting you to provide card, PIN, or personal information via the Internet.

Take Care of Your Card

Follow these tips to keep your card safe and in good working order:

- Treat your card as if it were cash or a credit card. Protect it by not exposing the magnetic stripe to other magnetic objects which can deactivate your card.
- Record and safely file the name of your card’s issuer and the necessary phone numbers for reporting its loss or theft.