

ATM Safety Tips

from the ABA Education Foundation

The automated teller machine (ATM) revolution has made banking more convenient today than ever before. With the touch of a few buttons, you can withdraw cash, make deposits and transfer funds virtually anywhere an ATM is located.

The Bank's Role

To ensure customer safety at ATMs, banks are putting ATMs in areas that are visible by passers-by, trimming landscape to prevent potential criminals from hiding, and installing or upgrading lighting that is bright enough for use at night.

Some banks also have installed cameras, rear-view mirrors, panic buttons and special signs. And most banks limit the amount of cash that can be withdrawn on a daily basis.

The Customer's Role

Bank customers should always use common sense when using an ATM. These tips are a start, but the best advice is simply not to use an ATM if you feel at all uncomfortable doing so. ATMs provide convenience, but they haven't replaced the bank teller. If you prefer, conduct your business in the bank lobby.

Exercise care when using an ATM, and follow these general rules:

[Protecting Your ATM Card](#)

[Using an ATM](#)

[Special precautions for using an ATM at night](#)

Protecting Your ATM Card

- ▶ Always protect your ATM card and keep it in a safe place, just like you would cash, credit cards or checks.
- ▶ Do not leave your ATM card lying around the house or on your desk at work. No one should have access to the card but you. Immediately notify your bank if it is lost or stolen.
- ▶ Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your ATM card.
- ▶ Never give any information about your ATM card or PIN over the telephone. For example, if you receive a call, supposedly from your bank or possibly the police, wanting to verify your PIN, do not give that information. Notify the police immediately.

Using an ATM

- ▶ Be aware of your surroundings, particularly at night. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.

- ▶ Have your ATM card ready and in your hand as you approach the ATM. Don't wait to get to the ATM and then take your card out of your wallet or purse.
- ▶ Be careful that no one can see you enter your PIN at the ATM. Use your body to "shield" the ATM keyboard as you enter your PIN into the ATM.
- ▶ To keep your account information confidential, always take your receipts or transaction records with you.
- ▶ Do not count or visually display any money you received from the ATM. Immediately put your money into your pocket or purse and count it later.
- ▶ If you are using a drive-up ATM, be sure passenger windows are rolled up and all doors are locked. If you leave your car and walk to the ATM, lock your car.

Special Precautions for Using an ATM at Night

- ▶ Park close to the ATM in a well-lighted area.
- ▶ Take another person with you, if at all possible.
- ▶ If the lights at the ATM are not working, don't use it.
- ▶ If shrubbery has overgrown or a tree blocks the view, select another ATM and notify your bank.

ATM Crime

These tips are meant to make you aware that although rare, ATM crime can happen. Preventing such a crime must be a cooperative effort between you and your bank.