

ATM's have added a real convenience to our lives but, at the same time, an element of risk has also popped up. Using an ATM safely requires awareness and a little planning. Just because an ATM is open for business and available 24 hours a day doesn't mean it is always safe to use. A little common sense can keep most of us out of trouble, but you should periodically review the safety of the ATM you are going to use.

ATM Robbery Facts. Most ATM robberies occur at night between 7 p.m. and 4 a.m., when the machines only produce about 10% of the daily transactions but suffer 60% of the crime.



ATM robbers are normally males under 25 years of age and most work alone - using a gun or claiming to have a concealed weapon when confronting a victim and demanding their cash.

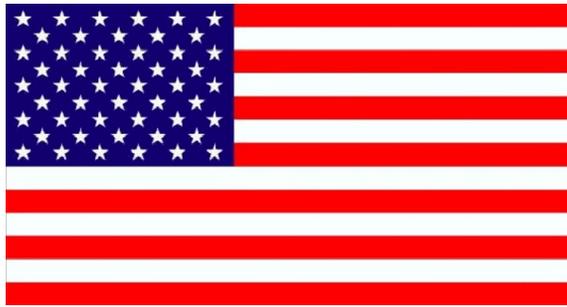
Many ATM robbery victims are women and were alone when robbed.

Robberies are more likely to occur at walk-up ATM's than at drive-thru ATMs.

Most involve robbing people of their cash after they have made a withdrawal.

The average loss is between \$100 and \$200 dollars.

Most ATM robbers will try to conceal themselves within 50' feet, waiting for a victim to approach.



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**COURAGE,
KNOWLEDGE,
INTEGRITY**

ATM SECURITY



DON'T BE A VICTIM!!

**A GUIDE TO ATM
SAFE USAGE**

**BE ALERT
DON'T GET HURT**

**WORKING TOGETHER FOR A
SAFER COMMUNITY**

BEFORE USING AN ATM

Pick a Safe Location. ATM's are used 24 hours a day. They are susceptible to misuse, vandalism, robbery, and can jeopardize safety of customers. Therefore, use only an ATM in high visibility, high traffic areas with a defined parking area, adequate lighting, and proper landscaping. Don't use ATMs that are remote or hidden behind buildings, behind pillars, walls, or away from public view. Beware of overgrown shrubbery or trees. They make good hiding places and robbers like to have the element of surprise and no witnesses.

USING AN ATM

Try to Limit Your Use to Daylight Hours. Take someone with you, if you can.

Use ATM's You're Familiar With.

Be Observant.. When you drive up to an ATM location, look around. If you see anyone suspicious standing around or just sitting in a car, drive away.

Look Over the Machine Before Inserting Your Card. If you see something unfamiliar on the machine, it could be part of an ATM scam. If it looks funny, go to another ATM.

Have Your Card in Your Hand. Be ready to use it right away. You don't want to stand around and take extra time looking for your card in your purse or wallet.

Keep Your Car Secured. Lock your car if you have to get out to use the ATM machine.

Memorize your personal PIN number to prevent loss and to expedite the transaction.

Shield your transaction. Use your body or hand to shield the ATM keyboard when you enter your PIN. Don't give someone else the opportunity to see the number you are entering.

Put your cash away immediately in your pocket, wallet or purse, extract your card and walk away. Do not display your cash or count it at the ATM. Cash can be tempting when it is out in the open.

Don't leave your receipt. Be sure to take your receipt or transaction records with you when you leave.

Never accept an offer of help or request help from a suspicious person at the ATM machine.

Robberies are somewhat more likely to occur at walk-up ATM's than at drive-thru ATM's.

About 15% the of victims are injured.



USING AN ATM AT NIGHT

Only use ATM machines in an open, well-lighted areas.

If possible, take another person with you.

Park in a well-lighted area as close to the ATM as possible .

Do Not use the ATM if the lights on it, or around it are not working.

If the view of the ATM machine is blocked by overgrown shrubbery or trees, or any other object, use another ATM. Notify the bank about the visibility problem.

USING A DRIVE-THRU ATM

Lock Your Doors and Secure Windows at Drive-Thru ATM's When you are stopped and picking up cash, take the half-second and lock your doors and keep the crooks out. You are a very attractive target for a carjacking with cash-in-hand.

