

## April - ATM Safety

According to the American Crime Prevention Institute, there are over 200,000 ATM's in the United States. Not all ATM's are owned and operated by banks, there are a growing number of these machines that are privately owned. ATM's are a useful tool for many consumers. Because they hold financial information and dispense cash, they also have the potential to attract the criminal element. By using some common sense, and understanding certain vulnerabilities, we can help make sure our ATM experiences are positive ones.

### Potential Security-Related Problems

Privately owned ATM's present special concerns. These machines are not operated or regulated by a bank. The owners may not have the same interests or capability in protecting your financial information. Many of these ATM's lack CCTV surveillance. The ATM owner may not have someone to assist you with financial discrepancies. Therefore, choose an ATM you trust.

### ATM Use Tips;

- When approaching an ATM, look around for suspicious individuals and vehicles.
- Choose an ATM that is visible by other people if possible.
- Be ready to conduct your business.
- If you must fumble through a purse or book bag, you cannot be attentive to your surroundings.
- Project confidence and poise during your transaction.
- Protect your pass code and never write it on the Debit Card.
- Approach the ATM and stand directly in front of the screen.
- Do not accept assistance from strangers.
- When your transaction is complete, immediately take your property, cash, debit card, and receipt.
- If you lose your card, immediately notify the issuer.

Because the characteristics of each ATM are different, there are no absolute guarantees, but by using some Crime Prevention Tips and common sense you can help make sure your experience is a good one.

### Warning Signs

If it appears that the ATM has been altered, do not use it. Some crimes are committed by placing a false card slot, skimming device, or touchpad over the original ATM. This is done to copy and steal your card information and pass code. Always follow your instincts. If you feel something is not right, react accordingly. Your personal safety is the 1st priority!

## Other Considerations

Here is a quick checklist to keep in mind for ATM safety consideration:

- Have good situational awareness. Look for equipment, people, and vehicles that are out of place or suspicious. Trust your instincts and act!
- Exhibit confidence and poise. Approach the ATM with a purpose to show others you are not an easy victim.
- Decide if wearing excessive jewelry or accessories might attract unwanted attention.
- Choose ATM's from a financial institution or reputable business.
- Choose ATM's in well-lit areas when conducting transactions at night.
- Use ATM's that have wide angle cameras to record the transaction.
- Select ATM's that are not secluded behind landscaping, partitions, or other obstacles.
- After the transaction, take all your property, cards, money, and receipts immediately and secure them on your person.
- Do not count the cash out in the open where other can see the money.
- Never allow someone else to borrow your card, and never provide them with your PIN.
- If you are in a vehicle, keep doors locked and other windows up.
- Monitor your account regularly to watch for any unauthorized transactions or suspicious activity.
- Immediately report a lost or stolen debit card to the issuing financial institution and to police.
- If you become a crime victim, act quickly and take action to reduce financial loss. Keep a written record of the steps you take and the people you communicate with.

If you have any additional questions about ATM safety, or if you become the victim of a crime, please call the Glendale Police Department Crime Prevention Officer at 414-228-1753.