



ATM and Debit Card Safety Tips

Technology offers convenience, but it doesn't replace common sense. These habits can keep you and your money safe while you're using an ATM or Debit card.

Protect your PIN (personal identification number)

- Choose a PIN that is unique. Use a number other than your birthday, Social Security number or other obvious number.
- Never write down your PIN in your checkbook or on your cards. It is best to memorize it.
- Do not share your PIN or account number with anyone.
- If you do share a card with family members, like your children, impress upon them that they must memorize the PIN and NEVER divulge it to anyone outside the family.
- Never give your PIN over the phone, especially cellular phones.

Check out the environment as you approach the ATM.

- Avoid facilities in dark or remote places.
- Avoid free standing ATM machines on street corners. It is best to use an ATM machine at a financial institution.
- If bystanders seem to be loitering rather than conducting business, go to another machine or come back later.
- If someone seems to take untoward interest in you or your transaction, report suspicious behavior to the police -- but leave the area first.
- When using a drive-through ATM, keep all doors locked and all windows up, except for the driver's window.

Examine the ATM machine before you use it.

- Never 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. See below for **ATM Scams**

Be prepared to conduct your transaction when you approach the ATM.

- Have your card ready and know what transaction or transactions you want to conduct.

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- Shield the screen and keypad with your body as you use the ATM to prevent others from seeing your PIN.
- Remove your cash, receipt and card after every transaction. NEVER LEAVE RECEIPTS BEHIND!
- Have any deposits prepared before you approach the ATM. Make sure the ATM envelope has been accepted before leaving.

Pay attention to activity around the ATM as you leave.

- Secure any cash you withdraw before leaving the machine.

Report lost, stolen, or compromised cards IMMEDIATELY!

- If you believe that your Card and/or PIN has been lost, stolen, compromised, or that someone has transferred or may transfer money from your account without your permission, call: toll free 1(800) 472-3272.
- Examine your statements promptly to identify unauthorized transactions.

To limit the potential for fraud if your debit cards are lost or stolen:

- Keep a list of the names, account numbers and the expiration dates of your cards in a safe place. This will aid you when alerting your credit grantors of the lost or stolen card.
- Call your financial institution immediately after discovering your cards are missing. Most have 24 hour toll free numbers for this purpose. If you order a new card, ensure they have your correct address.
- Carry only the identification and cards you need when traveling - whether locally or out of town.
- Do not carry your cards in your checkbook.
- If your checkbook is lost or stolen, call your Credit Union. Inform them of the check numbers missing.
- If your Social Security Card is missing, contact the Social Security Administration.
- If your Driver's License is missing, contact the appropriate agency in your area.

To limit the potential for fraud when using your cards:

- Sign your cards in permanent ink as soon as you receive them.
- When making a purchase, keep your card in view at all times. Retrieve it as soon as the transaction is completed and make sure it is yours.
- Do not sign a blank charge slip. Draw a line through the lines above the total line.
- Destroy any carbons.
- Always save your receipts. Never leave them behind.
- If requested to show a card as identification when using a check, do not let the sales clerk write down the account number.
- Avoid saying your account number if others can hear.
- Only provide your ID and card information over the phone to companies with whom you have initiated the call. Never provide it to a solicitor. If you are

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interested in the product, ask them to send you information. Any legitimate company will be happy to comply.

- If using your card on the Internet, make sure the page is secure by looking for **https** in the address bar of the browser window and by clicking on the lock icon at the bottom right hand corner of the window. The security certificate displayed should match the name of the company.

To limit the potential for fraud, review your account statements:

- Check your statement as soon as it arrives to ensure the charges are correct.
- Keep statements in a safe place. They contain sensitive information.
- Consider signing up for e-statements to limit the potential for your mail to be intercepted by criminals.
- Before discarding old statements, even of closed accounts, cross-cut, confetti, or shred them.
- If your statement does not arrive, call your Credit Union.
- If called by your issuer and the caller asks for your account number, do not provide it. If the caller is with the issuer, they will know your number.