



Staying Safe at the Cash Machine

If you rely on automated teller machines (ATMs), it may be hard to remember that the handy cash machines were brand new and not that available less than three decades ago. The first full-service machines hit the streets in 1971. Last year, the average ATM customer used an ATM/debit card about 200 times according to a consumer survey conducted by Star System Inc. In *The Washington Post*.

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

- Never write your PIN (personal identification number) on your ATM or debit card. If you share the 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.
- Check out the environment as you approach an ATM. 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.
- 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.
- Pay attention to activity around the ATM as you leave, too. Secure any cash you withdraw before leaving the machine.
- When using a drive-through ATM, keep all doors locked and all windows up, except for the driver's window. Again, scope out the environment and go to another machine if something strikes you as odd.
- Shield the screen and keypad with your body as you use an ATM to prevent others from seeing your PIN. Crooks can spy on your activities and steal your transaction numbers, even from some distance, by using binoculars. This activity, common in some airports at both cash machines and pay telephones, is called "shoulder surfing."
- If your card is lost or stolen, report it immediately to Fairmont Federal Credit Union by calling Member Services at 304.363.5320 Option 1 or after hours call Telephone Banking at 3-MEMBER (prompt 4) and examine your statements promptly to identify unauthorized transactions. Your liability is just \$50 if you notify us within two days, but can rise considerably if you neglect to report the misuse or loss of your card within that time.