

Card Safety

Automated Teller Machine (ATM) and Point-of-Sale (POS) technology introduced a new level of convenience that's hard to imagine going without. Unfortunately, this easy access to funds can also attract those who seek to gain unauthorized access to your accounts. It's up to individuals to practice safe and responsible card usage habits to protect their accounts. Here are some important tips to keep in mind for safer electronic banking:

Cards and PINs

- **Keep your PIN secret.** Never share information about your card or Personal Identification Number (PIN) over the telephone, even if an "official" is making the request. Don't share your PIN number with anyone. Never write your PIN on your card or carry it with you; memorize it.
- **Don't get conned.** No financial institution or law enforcement officer will ever ask you to withdraw money from an ATM for any reason. If asked to withdraw money, leave the area immediately and report it to your financial institution.
- **Keep your card in a safe place** and treat it as you would cash. Never be a hero. If someone demands your card or cash, give it up; then report the theft.
- **If you think your card may be lost or stolen,** or an unauthorized person has used it, call your financial institution immediately.

At ATMs



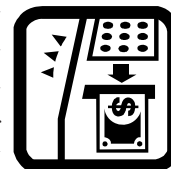
- **Be aware of your surroundings.** Keep an eye out for anyone loitering or other suspicious activities. If you feel unsafe, cancel your transaction and leave the area.
- **Use busy, well-lit ATMs.** At night or in isolated locations, try to have someone with you.
- **Stand directly in front of the ATM** when entering your PIN to prevent anyone from seeing.

At drive-up ATMs

- **Wait for the car ahead of you to leave before beginning your transaction.** Keep all other windows rolled up, the doors locked and your engine running.
- **Handle your transactions quickly.** Have your transaction and card ready before arriving at the ATM, so you don't have to reach into your purse or wallet. Before you leave the terminal, put your card, cash and receipt away. Count your money later in the safety of your vehicle or home. If there are any discrepancies, call your financial institution.

At POS Terminals

Using your ATM card at a POS terminal to purchase gas or groceries carries no more inherent risk than paying with cash or a check, except for the possibility of exposing your PIN to other customers waiting in line around you. As much as possible, try to shield your PIN entry from other customers' view.



If you receive cash back with your purchase, put the cash away before leaving the checkout lane.

Your Bank Statement

Watch for fraudulent transactions that appear on your monthly statement. Keep your ATM and POS receipts to compare against the transactions that appear on your statement. If you see transactions that you cannot account for, contact your financial institution immediately.