



Protect Yourself and Your Money

When Using an ATM

ATMs give you convenient access to your funds. With one swipe of your debit card, you can easily make cash withdrawals, transfer funds, or check your account balance. Making frequent visits to an ATM, especially at a familiar location, can get you into the habit of not paying closer attention to your surroundings. Protecting yourself when using an ATM will help keep you and your money safe.

Play It Safe at the ATM

- **Prepare your transaction** before you approach an ATM to minimize the time you spend at the machine. For example, fill out your deposit slip before arriving at the ATM and have your card ready.
- **Be aware of your surroundings** before, during and after completing your ATM transaction. Look for suspicious activity near the ATM. Consider bringing another person with you to the ATM, especially at night.
- **Don't use a drive-up ATM** that is obstructed from view or has poor lighting.
- **Look for skimmers**, which are attachments installed on top of the ATM card slot. Thieves can use this mechanism to steal your bank account number.
- **Inspect the card slot before using** and do not use the card slot if it is raised, damaged, cracked, or has sticky residue.

- **Jiggle the card slot** to see if it is loose. Look for small cameras and wires attached to the outside of the ATM, especially ones that point toward the keypad. Use your hand to shield the numbers when typing your PIN.
- **Do not lend your ATM card or give your PIN** to anyone, including friends and family members. For example, some people may loan their ATM card without a second thought to their teenage son or daughter. He or she may not know the precautions.
- **If you cancel a transaction** and your card doesn't return, or it doesn't return after you finish your transaction, notify your nearest branch immediately.
- **When your transaction is complete**, save your receipt and match it to your statement. If you happened to use an ATM without realizing a skimmer was attached, you will then be able to see if your card was used without your authorization. If your card was used without your authorization, contact your financial institution right away.
- **If you need a small amount of cash**, skip the ATM altogether and use your Tower debit card to get money back at grocery and drug stores.

You can access over 40,000 surcharge-free ATMs to get cash. Search for one near you by visiting towerfcu.org and entering your zip code.



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