ATM Safety Precautions

Many of us depend on the ease and convenience of Automatic Teller Machines (ATMs) for withdrawing cash, depositing funds, and checking account balances. Unfortunately, thieves find that many people visiting ATMs are easy, convenient targets. Take these safety precautions to help protect yourself from danger at ATM machines.

- Pick the right ATM. Choose an ATM towards the center of a building in a well-lit area. ATMs located on corners create blind spots which could allow someone to sneak up. Do not use any ATM that looks unusual or offers unfamiliar options.
- Pay attention to your surroundings. Be on the lookout for anyone suspicious lingering around the ATM. Do not accept help from a stranger at an ATM; ATMs are often used in scams to obtain personal information.
- Memorize your PIN number. Never write your PIN number on the back of your card or keep it on a piece of paper in your wallet; this enables anyone who steals or finds your card or wallet to access your account.
- Do not count your cash at the machine. Wait to count your money until you are back in your car or behind a locked door. You can always call the bank if there is an issue with your ATM transaction.
- Make sure you have everything before you leave the ATM. Before you walk away, check to make sure you collected your card, cash, and receipt and that you have your wallet and keys. Verify that the ATM screen is no longer displaying your personal information.
- Do not bring unnecessary valuables with you to the ATM. Smartphones, expensive jewelry, and other valuable accessories may make you a more attractive target for theft.
- Minimize the amount of time you spend at the ATM. Fill out any paperwork or sign any checks prior to arriving at the ATM. Always try to spend as little time as possible at the ATM.

Despite taking all the right precautions, you may still run into danger at an ATM machine. If you are approached by a would-be thief, the best thing you can do is comply with the person’s instructions. Do not hesitate to hand over your money; your first priority is getting away safely. Then contact the police and your bank immediately, and let the authorities take appropriate action to remedy the situation.

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