

## Resources

- Federal Trade Commission  
[www.ftc.gov](http://www.ftc.gov)
- Federal Reserve Board  
[www.federalreserve.gov](http://www.federalreserve.gov)
- Secure Technology Alliance  
[www.securetechalliance.org](http://www.securetechalliance.org)

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# ATM & Debit Card

# Safety Tips

- Personal Safety
- Chip Technology
- Account Security

# ATM and Debit Card Safety and Security

**W**ith the introduction of ATM and debit cards using micro-chip technology, there is an added layer of account security.

The micro-chip technology allows each transaction to be approved in seconds using a unique encrypted authentication code. The approval code is for a one-time transaction. There is no data trail created by these smart cards that identify personal or account information—the transaction is safe and secure.

## TRANSACTION SECURITY IMPROVEMENTS

### ✔ Chip Technology

The added safety measures work only for in-person or card present transactions—the card must be inserted into the ATM machine to be read. All financial institution ATM machines have been updated with new hardware and software to read and authorize the micro-chip cards.

## ELECTRONIC SAFETY TIPS

### ✔ Protect Your Card and PIN

Protect your ATM and debit card as if it were cash. Report lost or stolen cards immediately. Don't write your Personal Identification Number (PIN) on your card.

### ✔ Take the Receipt With You

Never leave the receipt behind, even after an incomplete transaction. Discarded ATM receipts can lead to identity theft or account hijacking.

### ✔ Conduct Your Transactions Privately

Use common courtesy at the ATM. Give people ahead of you space to conduct their transactions.

### ✔ Check your Debit Card Account Frequently

If you find any irregularities in your statement, then contact your financial institution immediately to report the incident.

## PERSONAL SAFETY

### ✔ Lock Your Car

If you leave your car and walk to the ATM, turn off your ignition and lock your car. If you use a drive-up ATM, be sure to roll up passenger windows and lock your car doors.

### ✔ Observe Lighting and Landscape

Use extra caution when using an ATM at night. If the lights at the ATM are not working, don't use it. If shrubbery has grown up, or if a tree blocks the view, select another ATM and notify the financial institution.

### ✔ Take a Friend at Night

If you use the ATM at night, consider taking a friend along.

### ✔ Count Your Cash Later

Once you've completed your ATM transaction, put your money away immediately and leave the ATM premises. It's best to count your money later.

Always use common sense when using an ATM. The tips in this brochure are a start, but the best advice is simply to be aware of your surroundings when at the ATM machine.