

Automated Teller Machines (ATM's) allows access to your People First accounts from anywhere around the world. The ability to view balances and withdrawal money 24/7 is a great convenience for our members. People First has ATM's available free to our members throughout the Lehigh Valley. Protect yourself and your account by following these guidelines when using any ATM machine.

#### Visa Debit Card/ATM Card Safety

- Treat your Debit/ATM card like cash.
- Keep your PIN secret.
- Take your ATM receipt with you. Don't leave it at or near the ATM.
- Report a lost or stolen card as soon as you realize it is missing.
- Confirm all transactions with your monthly statement to guard against ATM fraud.

#### At the ATM

- Always observe your surroundings before conducting an ATM transaction.
- If an ATM is obstructed from view or poorly lit, go to another ATM.
- If at a drive-up ATM, keep your engine running, doors locked and windows up while waiting for your transaction to process.
- When possible, take a companion along when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card ready to use.
- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount.
- If you see anything suspicious, cancel your transaction and do not use the ATM, leave the area immediately and call the police.
- If anyone follows you after making an ATM transaction, go immediately to a crowded, well-lit area and call the police.

#### Skimming Devices

Skimming occurs when a criminal attaches a phony card reading device over the real card reader on the ATM, gas pump card reader or other credit card readers. The phony device may look identical to

the real device and it is equipped with electronic recorders that will capture your Debit/ATM card information. In some cases, the skimmer may be inserted into the real card reader and will not be seen from the outside. You may notice it being a little harder to insert your card. The data is used to create a “cloned” card which can be used at a later time to withdrawal funds or make purchases.

- Before using the ATM or any other device where you swipe or insert your card, give the card reader a tug to make sure it is securely fastened. Be suspicious of any equipment that looks out of place, is loose, crooked or damaged.
- When entering your PIN, cover the keyboard with your other hand to prevent possible hidden cameras from recording your PIN.
- If you believe there is a skimmer, or something just doesn't feel right, do not use the ATM and notify the credit union and the police.