



How to be ATM wise

Automatic teller machines (ATMs) have become a convenient device where you can draw cash, check balances, request statements, make payments and even purchase cellular prepaid airtime.

Your personal safety at an ATM is very important. Thieves often target people who are using the ATM machine. You must always be very careful, and be aware of what is going on around you. Here are a few tips of how to keep yourself and your money safe:

- Only go to the ATM when you are sure that it is safe. It is best if the ATM is well-lit
- Be aware of your surroundings
- Check the area for suspicious-looking people before you approach the ATM. Leave the ATM immediately if you do not feel safe
- If you think the ATM is not working, cancel the transaction immediately and try to use another ATM
- Always concentrate and keep your eyes on the screen when performing a transaction
- When entering your PIN, cover the keypad with your other hand, making sure no one else sees your PIN
- Never accept assistance from a stranger or allow yourself to be distracted when performing a transaction
- If you need help, ask a bank official, rather than the security guard
- If someone disturbs you while you are at the ATM, always make sure you have your own card
- If your card is lost, stuck in the machine or swallowed by the machine, call the lost card line or contact your branch immediately. **UM**