

# ATM & Debit Card Safety

ATM and debit cards provide a fast, easy way to get cash, make purchases and conduct a variety of account transactions. To enjoy the many conveniences your card offers, make protecting it a priority. Please see inside for important safety tips.



FOUNDERS  
Bank & Trust

*A division of Old National Bank*



# ATM Safety

## **BEWARE OF PHONY ATMS**

Aside from altering ATMs, perpetrators also may install fraudulent ATMs in public places, which may be difficult to distinguish from a legitimate ATM.

## **OBSERVE YOUR SURROUNDINGS**

Park close to the ATM terminal and observe the entire area from the safety of your car before getting out. If anyone or anything appears suspicious, leave the area at once.

## **ONLY USE WELL-LIT, UNOBSTRUCTED ATMS**

If an ATM is obstructed from view or poorly lit, leave the area and conduct your transaction at another location.

## **MINIMIZE TIME SPENT AT THE ATM**

When your transaction is complete, put your card, money and receipt away, and immediately leave the area. Never count your money while at the ATM.

## **ONLY ENTER YOUR PIN ONCE FOR A TRANSACTION**

If you are prompted to enter your PIN twice, or if you notice unusual messages on the screen, go to another ATM. If the transaction is canceled and you enter your PIN a second time, check your statement for duplicate transactions.

## **BLOCK THE VIEW OF THE KEYPAD AT AN ATM**

Prevent “shoulder surfing” by standing between the ATM and anyone waiting to use the terminal. Shield the keypad from unauthorized cameras and other patrons when entering your PIN.

# Card Safety

## **WATCH FOR SKIMMING DEVICES**

Skimming devices that capture card and PIN data may be attached to card readers and/or keypads at ATMs and point-of-sale terminals, such as gas pumps. If you suspect alterations to a card terminal, do not complete the transactions.

## **KEEP YOUR PIN TO YOURSELF**

No one ever needs to know your PIN . . . not even your financial institution. Memorize your PIN and never write it on your card or store it with your card. Never let a cashier, teller or other stranger enter your PIN for you.

## **SHOP CAREFULLY ONLINE**

When you initiate an online transaction, type the URL into your browser instead of using a link. Look for indicators that the site is secure, like “https” in the web address or the closed padlock icon. It also is wise to conduct financial transactions on wired internet connections. Public wireless networks can be more vulnerable to attack.

## **PROTECT YOUR CARD’S MAGNETIC STRIPE**

Exposing your card’s magnetic stripe to other magnetic objects can cause damage that will make your card unusable.

## **REPORT A LOST OR STOLEN CARD AT ONCE**

If your card is lost or stolen, call Founders Bank & Trust immediately at 1-866-307-3872 to reduce the chance that the card will be used improperly. This step also will limit your potential liability for unauthorized transactions.

## **REVIEW ACCOUNT ACTIVITY ONLINE AND ON STATEMENTS REGULARLY**

Verify all transactions by matching receipts to account activity. Founders Bank & Trust offers free email alerts. Ask your client service representative for help with setting up alerts.

## **NEVER RESPOND TO AN UNSOLICITED REQUEST**

Never provide your debit card number, PIN or any other private information to anyone in response to an unsolicited email, pop-up message or phone request. Founders Bank & Trust will never ask for your PIN.



# Drive-through ATM Safety

- Keep your doors locked and engine running at a drive-through ATM.
- Always leave enough room between vehicles to allow for a quick exit.
- Before rolling down the window to use an ATM, observe the area for suspicious activity.
- If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police.

If you suspect any questionable activity at ATMs or detect any unlawful use of your ATM or debit card, always note the date, time and location, and report the problem to Founders Bank & Trust and the ATM operator (when applicable) immediately. File a police report to document theft.

For more information  
visit [DebitSavvy.org](https://DebitSavvy.org)