

## **ATM & DEBIT CARD SAFETY TIPS**

### **Make your ATM or VISA Debit Card as safe as it is convenient.**

Spring Hill State Bank is committed to providing our customers with the utmost safety in their banking needs. Your ATM or debit card provides you with immediate access to your deposit accounts 24 hours a day, 7 days a week. You can use it to withdraw money, transfer funds and to make purchases at a growing number of retail merchants that accept ATM and Debit cards for payment. The use of Automated Teller Machines (ATMs) and other Point of Sale terminals provide customers with a convenient way to conduct financial transactions using debit or credit cards virtually anywhere at any time. Along with the convenience of your ATM or Debit card, you should also keep safety in mind for each transaction.



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### **ATM/Debit Card Electronic and Personal Safety Tips:**

#### **Be alert and aware of your surroundings**

We encourage our customers to utilize personal caution and increased awareness of the machines you are using and their surroundings when conducting these transactions. This includes:

- Use ATMs in well lit areas and in clear view of pedestrians and vehicle traffic
- Park your car as close to the ATM as possible when using a walk-up ATM
- Leave your engine running and doors locked when using a drive-up ATM
- If you notice suspicious activities, report them to the Bank and local police department
- Use extra caution when using an ATM at night. If the lights at the ATM are not working do NOT use this machine. Consider taking a friend along if you are using an ATM at night. There is safety in numbers and an extra set of eyes to be more alert.
- If there are trees, bushes or any items obstructing your view of the ATM and it's surroundings go to another machine.

#### **Minimize your time spent at the ATM**

- Have your ATM card ready to use
- Shield your body so others can't see you enter your Personal Identification Number (PIN)
- Put your money, card and receipt away promptly. Once the transaction has been completed and immediately leave the ATM premises. It's safer to count your money afterwards. Keep your receipt and if there is a discrepancy contact the Bank.

#### **Guard against unauthorized entry**

- If you must exit the vehicle to walk to the ATM, turn off the ignition and lock your car.
- Be sure to close the door completely in a locked vestibule/stand alone ATM
- Do not open the door for another person waiting to enter
- If you are using a drive up machine, be sure to roll up all passenger windows and keep the doors locked.

#### **Protect Your Card and PIN**

- Protect your Debit/Credit Cards as if they were cash. Use your body and free hand to shield the keypad entry. This precaution will keep any hidden camera from determining what numbers you have entered.
- Memorize your PIN! Giving your PIN to someone is like giving away signed blank checks.
- Never use any easily recognized numbers as your PIN (i.e. birth date, house number, phone number, anniversary, etc.)
- Never write your PIN on your card or anything which is kept with your card.

- No one needs to know your PIN – not even your financial institution representative, retail store clerk or police department. Do not give it to anyone including friends and family, and never reveal it to anyone over the phone.
- Always take your card from the ATM once your transaction is complete

### **Take Your Receipt**

- Keep your receipts for your records
- Never leave the receipt behind.
- Discarded ATM receipts could lead to identity theft or account hijacking.

### **Watch for “Skimmers”**

- In addition to protecting your physical safety and currency during a transaction at an ATM; you should be aware of the possibility that today’s high-tech criminals may have place cameras and/or skimming devices at the machine to secretly record your card and PIN numbers.
- If the machine appears to have been tampered with, re-manufactured, has wires hanging out or has any loose parts, do not use the machine.
- If the machine appears to have any unusual device attached to it, this could be a “skimmer” designed to copy the information from the magnetic strip on your card, do not use the machine and contact the Bank immediately. If after hours, contact the local police department.

### **Check Your Account Frequently**

Contact the Bank immediately if you find irregularities in your statement, e.g. unauthorized cash withdrawals or charges for services or items not ordered. The extent of your liability in fraudulent loses depends on how quickly you report the unauthorized transactions.

### **Report lost or stolen cards**

- Notify the Bank immediately if your card is lost or stolen
- If after hours, call 1.800.262.2024 to report. Call the bank first thing the next morning to follow up and verify any transactions that may have occurred

**By taking these simple precautions, you can help ensure that your personal safety and privacy are better protected with each transaction you perform.\***

*(\*) ATM and Debit Card crimes can occur. Preventing such a crime is a cooperative effort between you and the Bank. Spring Hill State Bank remains steadfast in efforts to provide you the safest of banking facilities. Please exercise common sense and good judgment when using an ATM or other point of sale devices. Not all transactions are available at every ATM location.*