

# ATM SAFETY

## DO YOU KNOW THE LATEST SCHEMES TO WATCH OUT FOR?

**BE AWARE** of ATMs not insured by a federally insured banking institution. When using a private ATM, stick to a trusted merchant and make sure the ATM's owner is clearly identified.

**BE AWARE** of deceptive calls or emails asking you to “verify” (divulge) your PIN. These are deceptive crooks usually disguising themselves as someone from your bank or the police.

**BE AWARE** at retail establishments for a second machine to swipe your card. That second device could be recording your account information. Report this to a manager and your card issuer. Look for anything appearing abnormal such as any extra devices/ attachments over the card slot or PIN pad.

### **Watch out for “Skimmers”**

These are devices planted on ATMs, usually undetectable by users—the makers of this equipment have become very adept at creating them, often from plastic or plaster, so that they blend right into the ATM's façade. The specific device used is often a realistic-looking card reader placed over the factory-installed card reader. Customers insert their ATM card into the phony reader, and their account info is swiped and stored on a small attached laptop or cell phone or sent wirelessly to the criminals waiting nearby.

### **ATM “Skimming” devices include:**

- » Transparent overlays on ATM keypads able to record PINs.
- » Tiny cameras hidden behind innocent-looking brochure holders focused on where you enter your PIN.
- » A sign directing you to use only one of multiple ATMs – it could be a tampered machine.

**ONE LAST NOTE:** ATMs aren't the only target of skimmers—they have also been seen at gas pumps and other point-of-sale locations where customers swipe their cards and enter their PIN.

Sources: [seattle.gov](http://seattle.gov) – Seattle Police Department, [btexas.com](http://btexas.com) – American Bank of Texas, [ezinearticles.com/5259298](http://ezinearticles.com/5259298), and [fdic.gov](http://fdic.gov)



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