

# The State National Bank of Big Spring Big Spring • Lamesa • O'Donnell

## Debit and ATM Card Security and Safety

1. **BE AWARE OF YOUR SURROUNDINGS WHEN USING YOUR CARD.** At night, make sure there is ample lighting and the ATM is clearly visible from the street. Review the ATM area for overgrown bushes, poor lighting or anything else you feel compromises personal safety and security at the ATM. If the area does not appear safe, leave immediately. ***Do not go to the ATM by yourself when it is dark.***
2. **LIMIT YOUR TIME AT THE MACHINE.** Prior to arriving at the ATM site, have your card out to avoid any delays once at the ATM.
3. **BE AWARE OF ATM SCAMS.** For example, “skimming,” is when thieves attach realistic-looking electronic devices to ATMs or other payment terminals (for example, gas pumps) designed to capture your card information and PIN. Thieves are also attaching small cameras that can capture you inputting your access code. If a card reader appears unusual or bulky compared to other ATMs or you notice an unusual attachment or cameras, do not input your card. Report the information to the bank or local police.
4. **BLOCK THE VIEW.** Cover your transaction with your body or hand by blocking the keypad from view. By doing this, you can prevent someone from learning your access code.
5. **REFRAIN FROM DISPLAYING CASH.** Place cash in a pocket as soon as possible as your transaction is complete. Wait to count your cash in the safety of a secure area such as a locked car or your home.
6. **PROTECT YOUR ATM CARD AS IF IT WERE CASH.** Report lost or stolen cards immediately.
7. **SAFEGUARD YOUR ACCESS CODE.** ATM fraud is most often committed by individuals who know the ATM cardholder. Do not give the code to anyone or allow anyone to use your card. Do not write your access code on your card or keep it in your wallet. Avoid using numbers that are easily identified (birth date, etc.). Report compromised access codes immediately.
8. **BE SELECTIVE.** Be cautious when using your card at merchants or to complete internet transactions. Only use your card at business and internet sites that are well known and reputable.
9. **TAKE YOUR RECEIPT.** Discarded ATM receipts are a primary means of identity theft and account fraud. Shred receipts before discarding them.
10. **BALANCE YOUR STATEMENT.** Review the transactions on your statement as soon as possible. Notify the bank immediately in the event of any errors or unknown transactions.