



### Prevent Identity Theft at ATMs

ATMs are quick, convenient ways to get money, but they can also be quick, convenient places to have your identity stolen.

Avoid using ATMs between 7 p.m. and midnight. Approximately 40 percent of ATM-related crimes occur during these hours, according to the Bank Administration Institute.

When approaching the ATM, be alert for anything suspicious. Keep an eye on groups of people sitting in nearby cars, especially if no one else is at the ATM.

After dark, have someone accompany you to the ATM and park close in a well-lit area. Never approach an ATM if the lights at the site are not working. Avoid using ATMs with bushes or other obscuring objects around them, especially at night.

Lock your vehicle when getting out and keep your keys handy in case you need to quickly reenter your vehicle. When using a drive-up ATM, keep your vehicle running and watch all other vehicles around you. Keep all doors locked and all windows closed, except for the one you are using.

Have your card ready and know your code before you approach the ATM. Memorize your Personal Identification Number (PIN). Do not write it on the card or carry it on you. Select a PIN that is different from all other numbers noted in your purse or wallet, such as your address, date of birth, telephone number and Social Security number. Change your number periodically for additional security.

Wait well behind the person ahead of you when in line at the ATM. Do not approach the ATM until the person has completed the transaction. If someone is closer than you would like while you are using the ATM, politely ask them to move back a few steps. If they do not move, cancel your transaction and leave or wait in a secure location, like your locked car, until the person leaves.

Never accept offers of help from strangers while at the ATM. Contact your bank if you are having trouble.

When your transaction is complete, immediately put your card, receipt, money and other property in your pocket, wallet or purse and leave. ATM robberies often happen after people have already completed their transactions. Never stand around and count your money. If the transaction is incorrect, go to a secure location and then call the bank as soon as possible.

Be aware of your surroundings when leaving. If you think someone is following you, walk or drive to the nearest business where there are other people and call the police.

If your ATM card is lost or stolen, notify the card issuer immediately. The issuer cannot hold you responsible for any unauthorized withdrawals if you notify them of the missing card before it is used. If the card is used before you report it missing, the amount you can be held responsible for depends on how quickly you report the missing card to the issuer. If you report the missing card within two business days, you will not be responsible for more than \$50 of unauthorized use. After two business days, you could be held responsible for up to \$500 of unauthorized use.

Carefully check that you can identify all transactions on your monthly bank account and credit card statements. Immediately call your card issuer if there are any questionable transactions. You risk being responsible for all unauthorized withdrawals and transfers if you do not report them to your bank within 60 days of receiving your statement.

For more information, consult UNL Extension NebGuide G1767, Protect Your Credit and Identity, available at local extension offices or online at: <http://www.ianrpubs.unl.edu/sendlt/g1767.pdf>.