

SAFETY PRECAUTIONS *for ATM/Night Deposit Facilities*

We recommend that you always exercise discretion when making transactions at an automated teller machine or night deposit facility. We are concerned about your safety and suggest these simple precautions to ensure safer transactions for you.

Protecting Your ATM Card

- Always prepare for your transactions at your home or office to minimize your time at the ATM or Night Deposit Facility. (For instance prepare deposit slips, etc. ahead of time.)
- Retain all ATM receipts. Use them to record the transactions in your account record at a later time (not at the ATM/Night Deposit facility). Never leave your ATM/Night Deposit receipts at the facility as they may contain important account information.
- Always compare your records with the bank account statements you receive.
- Never lend your ATM card to anyone. Do not leave your ATM card or any documents at the ATM/Night Deposit facility.
- Protect your privacy and security by never giving out your personal identification number (PIN) to anyone. Always keep this information confidential. Do not give out any information about your ATM card or PIN over the telephone. Do not write your PIN on the ATM card or keep it written where it can be discovered.
- Promptly report your lost or stolen ATM card by calling 1-800-472-3272

Using an ATM

- Be careful that no one can see you enter your PIN at the ATM. Use your body to “shield” the ATM keypad as you enter your PIN into the ATM.
- While making your transaction continue to be aware of your surroundings. If anything seems suspicious, we suggest you cancel your transaction, take your card and consider using another ATM/Night Deposit facility.

- For your protection, do not count or visually display any money you received from the ATM. Immediately pocket the cash and count it later when you are in the safety of your car, home, or other secure place.
- When using a drive-up facility, be sure all passenger windows are rolled up and doors are locked. For your safety, keep the engine running and continue to be aware of your surroundings.

Special Precautions for Using an ATM at Night

- Always be aware of your surroundings while at an ATM/Night Deposit facility. Scan the area for suspicious activity, especially at night. Notice the lighting of the facility. It should be well lit (includes the parking area and walkways). Never approach an ATM/Night Deposit facility that is not well lit (go to another facility). For your safety, consider having someone accompany you, particularly at night.
- Never accept assistance from anyone you do not know when using the ATM/Night Deposit facility.
- Your safety at the ATM/Night Deposit facility is important to us. Therefore, please report to us any problems you are aware of with an ATM/Night Deposit facility. For instance, if lights are out or you notice any damage to an ATM/Night Deposit facility. If you observe any suspicious activity or crimes to a facility, please report it to the operator of the facility and to law enforcement immediately.

These tips are meant to make you aware that although rare, ATM crime can happen. Preventing such a crime must be a cooperative effort between you and your bank.



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