



Certified Instructor

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Avoiding a Modern Day Bank Robbery

Tips for Keeping You and Your Cash Safe

The presence of an A.T.M. (Automated Teller Machine) is often a great convenience. However, it can also present a great opportunity for criminals by turning it into an “All The Money” robbery. Here are a few things to keep in mind the next time you use an A.T.M. -

Use the A.T.M. during daylight hours and, if possible, have a friend along to literally watch your back.

Avoid a machine located on the corner of a building, obstructed by shrubbery or having any type of decoration or barrier that provides concealment for a predator.

Before approaching the machine or getting out of your car, thoroughly scan the area for any suspicious activity. Look for anyone parked or standing nearby who has no particular purpose for being there. Listen to “your gut”. If anything just doesn’t seem right – leave immediately.

Have your card out and ready to be used. Do not be fumbling through your wallet or purse while standing in front of the A.T.M. If making a deposit, have all your paperwork completed before your arrival. While your transaction is being processed, keep scanning the area for trouble. When facing the machine, if present, use the “rearview mirror” attached to the machine. Immediately hit the cancel button and leave the area if anything appears suspicious.

Do not carry or use any electronic device when using the machine nor wear any obviously valuable items such as an expensive watch, flashy jewelry, etc.

Use a machine which is inside a reputable business or financial institution. Preferably, use a machine at a location you have used comfortably before. Look at the machine carefully and make sure there is

nothing suspicious attached to the outside of the card acceptance mechanism (skimming). Your card should be entirely taken inside the machine, processed and immediately returned to you.

Do not engage in any conversation with a stranger while at the A.T.M. If a “malfunction” occurs and the stranger offers to “help”, stop/cancel any transaction and quickly leave. Immediately contact your bank and local police.

Once you receive your money, immediately leave the area or return to your car. Do not stand at the machine and count your funds. Check to see if you are being followed. If so, do not go directly to your home. Proceed to a crowded, well lighted area and contact the police ASAP. Do not exit your car. Ensure your doors are locked and the windows fully closed while waiting for help.

PIN Tips-Do not write your Personal Identification Number (PIN) on your card or any paper on your person. Memorize it. Make sure no one is attempting to view it as you are entering it on the keys. Cover the keys as much as possible whether or not you see someone nearby. If your card is not returned to you , do not re-enter your PIN number. Cancel the transaction and notify your bank immediately.

Drive-Up ATM Tips- Keep your engine running, doors locked, and windows up. Turn off any electronic device that you’re listening to and stay off the phone. Pay attention to your surroundings. Leave enough space between your car and any vehicle in front of you which will allow a quick exit from the line if necessary. Once you receive your funds, immediately close your window and depart the area. Do your counting after departing the area. Check your mirrors to ensure you’re not being followed.

Closing Thoughts - Use the A.T.M. only when necessary, during daylight hours, and at a location familiar to you. Consider having a limit placed upon the amount of funds which can be withdrawn during a single transaction. Save your receipts and diligently check your bank account statements for errors or suspicious activity. If found, immediately call your bank.

The ready availability of your hard earned money at an A.T.M. makes it **All The More** reason to stay alert and be prepared- Don’t Be A Victim!

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