



Consumer Guide

FINANCIAL AND INSURANCE INFORMATION PROVIDED BY THE D.C. DEPARTMENT OF INSURANCE, SECURITIES AND BANKING
1050 First Street, NE, Suite 801 | Washington, DC 20002 | p 202-727-8000 | disb.dc.gov | [@DCDISB](https://twitter.com/DCDISB)

Tips for ATM Safety and Use

Automated teller machines, known as “ATMs” are a great convenience, yet unfortunately, they can also be targets for scam artists or thieves. The D.C. Department of Insurance, Securities and Banking wants to reduce your chances of becoming a victim of an ATM-related crime by reminding you of the following safety tips:

- Protect your ATM card and keep it in a safe place, just as you do with cash, credit cards or checks. Do not leave your ATM card lying around your home, office or car.
- Keep your personal identification number, known as a PIN, and account information secure and secret. Memorize your PIN; do not write it on the back of your card. Never give information about your ATM card, PIN or account to anyone unauthorized to access your account or to anyone over the telephone.
- When possible, use an ATM located within a bank location. It may be easier for criminals to tamper with a machine in a non-bank location.
- Visually inspect the ATM for skimming devices. In this scam, con artists attach devices to the card readers to record the information as you insert your card. Potential indicators of a skimming device may include sticky residue or evidence of an adhesive used to affix the device, scratches, damaged or crooked pieces, loose or extra attachments on the card slot, or noticeable resistance when inserting a card. Do not use an ATM that looks odd, offers options that you’re unfamiliar with or that is partially blocked by shrubbery or a tree.
- If you are using an indoor ATM that requires your card to open the door, don’t let anyone in that is not with you. Once inside, make sure the door is closed before proceeding with the transaction.
- Minimize your time at the ATM. Have your card ready and if you're making a deposit, prepare it before arriving at the ATM.
- Use your free hand to cover the ATM keyboard while you type in your PIN. Do not allow anyone to look over your shoulder as you enter your PIN.
- Do not re-enter your PIN if the ATM swallows your card – contact the bank immediately.

- Make sure to place your money, card and receipt securely in your wallet or pocket before leaving the ATM.
- Do not display or count cash at the machine or in public. Wait until you are in your car or another secure place.
- At a drive-up ATM, keep the car running, lock all doors and close all windows except your own. When using an indoor ATM, be sure to park close to the machine in a well-lit area, lock the car and take your keys with you – do not leave the car running.
- Always request a receipt for your ATM transaction. Compare your receipts to your monthly bank statements. Closely monitor your statements, as well as your balances, and immediately report any discrepancies to your bank. Also, if you cancel an ATM transaction, it's a good practice to confirm the cancellation with your financial institution.
- If your ATM card is lost or stolen, report it to your bank immediately. Report any unauthorized use of an ATM machine or ATM card to your bank and to your local police immediately. Also, request a replacement card if you believe your card has been stolen, lost, misplaced or otherwise compromised.
- Remain aware of your surroundings during the ATM visit. Be vigilant of anyone trying to help you with ATM transactions, or anyone sitting in a parked car nearby. Be especially careful when using ATMs in crowded places (like high tourist areas) as you are less likely to see someone watching or videotaping activity at the ATM in a large crowd.
- If for some unfortunate reason an assailant confronts you and demands money, choose safety over cash, regardless of the amount.
- When leaving the ATM make sure you are not being followed. If you are, call the police or drive immediately to a police station.
- If you have to use the ATM at night, try not to go alone, be aware of your surroundings and remember these tips.

Remember, good judgment is your best guide to using an ATM safely. If you suspect something isn't right, trust your instincts, and use another ATM or bank location where you feel more comfortable. For more ATM safety tips, see the D.C. Metropolitan Police Department website at this link: <http://mpdc.dc.gov/page/atm-safety-tips>.

About DISB

The D.C. Department of Insurance, Securities and Banking, also known as DISB, has two missions: to fairly and efficiently regulate financial services in order to protect the people of the District of Columbia; and to attract and retain financial-services businesses to the District. Visit us online at disb.dc.gov.

Published August 13, 2014