Let's Talk Finances

8 Tips to Help Prevent Crime at ATMs



By Charles Schmalz President of East Wisconsin Savings Bank

There are more than 400,000 ATMs in the United States and that number is growing. We have ATMs at all our bank locations in our community and are dedicated to keeping our customers safe at those locations.

Even one incident of ATM crime is too many. Customer safety is top priority when it comes to ATM use. Banks work closely with the local police department to prevent criminal activity around local ATMs. Banks also take preventative measures to enhance consumer safety including installation of surveillance cameras, increased lighting and withdrawal limits.

While banks take precautions to ensure that its customers have a safe environment, but there is no substitute for good, cautious behavior on the part of the customer.

Follow these eight safety tips when using any ATM:

- **Keep your PIN number a secret.** Never write it down or share it with anyone not even family members.
- Be aware of your surroundings, particularly at night. Make sure the ATM is free of sight obstructions. If you observe suspicious persons or circumstances, do not use the machine.
- Bring someone with you when using an ATM at night. If you can't, use an ATM that is located in a public area like a convenience or grocery store.
- Have your ATM card ready and in your hand as you approach the ATM.
- Use your body to "shield" the ATM keyboard as you enter your PIN.
- Always take your receipts or transaction records with you.

- **Do not count or visually display any money** you received from the ATM. Immediately put your money into your pocket or purse and count it later.
- If you are using a drive-up ATM, be sure passenger windows are rolled up and all doors are locked. If you leave your car and walk to the ATM, lock your car.