

ATM SECURITY: PLAN AHEAD. CHOOSE WISELY. BE AWARE.

While Automated Teller Machines (ATMs) offer a convenience to customers by providing 24-hour access to bank accounts, their open location and accessibility require that customers practice extra caution when conducting transactions at ATMs.

Here are some safety tips to remember when preparing for your next stop at the ATM.

1 PLAN AHEAD

- **GO WHILE IT IS DAYLIGHT** to better see your surroundings and identify potential risks.
- **BECOME FAMILIAR WITH THE LOCATION OF YOUR BANK'S ATMS.** Know your options ahead of time.
- **HAVE YOUR TRANSACTION READY** before approaching the ATM. The sooner you complete your transaction, the less vulnerable you are to attracting unwanted attention.

- **IF YOU ARE ON VACATION OR IN AN UNFAMILIAR PLACE,** reduce the number of trips you will need to make to the ATM by



- planning activities that can be paid for with a credit card. Carry just enough cash to get you by for a few days and if needed use your hotel's ATM. Ask trusted sources – not strangers on the street – to recommend a safe ATM to use.
- **Memorize your PIN.** Don't write your PIN on your card, and avoid using a PIN that is easy to decipher (e.g., birthday, address).

2 CHOOSE WISELY

- **SELECT ATMS THAT ARE IN WELL-LIT AREAS,** those with landscaping and parking lots that are well-maintained, and surrounded by shopping, dining, or family-friendly activity. If possible, choose one located inside a grocery store that is likely to have several staff and shoppers inside.



- **IF YOU NOTICE ABANDONED VEHICLES, LOITERING, OR OTHER SUSPICIOUS ACTIVITY,** leave the ATM and go into the branch or to another ATM station. Report suspicious activity to the local police.

3 BE AWARE

- **LOOK CLOSELY.** If you notice exposed wiring, loose card scanners, mis-matched parts or other signs of tampering, select a different ATM and inform the bank after you leave. (See "ATM Skimming")
- **PAY ATTENTION** to the activity behind you by using the ATM mirror.
- **SECURE YOUR MONEY AT THE ATM.** Don't walk away with money in hand.
- **AVOID OFFERING ENTRY TO STRANGERS** if you are using an ATM in an enclosed, secure vestibule.

Above all, **TRUST YOUR INSTINCT.** If something does not seem right, leave.

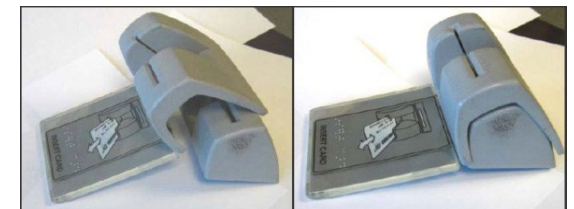
ATM Skimming

Skimming is an illegal activity that involves the installation of a device — usually undetectable by ATM users — that secretly records bank account data when the user inserts an ATM card into the machine. Criminals encode the stolen data onto a blank card and use it to steal from the customer's bank account.

Machines that have been tampered with for skimming purposes may have the following features:

1. **Hidden Camera:** A concealed camera is typically used in conjunction with the skimming device to record customers typing their PIN. Cameras are usually concealed somewhere nearby or in a fake ATM part.
2. **Skimmer:** The skimmer looks very similar to the original card reader in color and texture and fits over the card reader. As customers insert their ATM card, bank account information is stored on an electronic device.
3. **Keypad overlay:** Keypad overlay is a fairly new device used instead of a concealed camera. Circuitry inside the overlay stores keystrokes.

(source: www.fbi.gov)



A skimming device attached to a card reader.

Drive-through ATMs



- Keep your doors locked and engine running
- Leave enough room between vehicles to allow for a quick exit
- Observe the area for suspicious activity before rolling down the window
- Have your transaction ready to minimize your time spent at the ATM
- If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the local police

DUBLIN POLICE PHONE NUMBERS

Emergency	
Landline	9-1-1
Cellphone	462-1212
Non-Emergency	462-1212
Police Business Office	833-6670
Crime Prevention	833-6670
Crime Tip Hotline/Graffiti Hotline ...	833-6638
Abandoned Vehicle Hotline	452-2121

IF YOU EVER NEED **DUBLIN POLICE** TO RESPOND TO A SUSPICIOUS OR THREATENING SITUATION, CALL:

9-1-1 (ON A LANDLINE)

OR

(925) 462-1212 (ON A CELL PHONE)



100 Civic Plaza
Dublin, CA 94568
925.833.6650

ATM SECURITY

CITY OF DUBLIN



POLICE DEPARTMENT