

Six Tips To Protect Yourself at an ATM

PNC commemorates 50th birthday of Automated Teller Machines, raising safety awareness for ATM users

PITTSBURGH, June 26, 2017 – What did people do for cash on holidays and weekends - or after 5 p.m. on weekdays - before the ATM? Those were some dark days. But for 50 years now, the Automated Teller Machine, or ATM, has made the quick dash for cash convenient and around-the-clock.

“For 50 years, the ATM has evolved from a cash-dispensing-only alternative to waiting in a teller line, to a high-tech, flexible option today for completing a wide range of everyday transactions, conveniently located where our drive-through society gathers or passes by,” said Ken Justice, senior vice president and ATM executive at PNC Bank.

While much has changed about how consumers make withdrawals and deposits thanks to the ATM, little has changed when it comes to criminals scheming to help themselves to your hard-earned cash. Common sense dictates that you be alert any time you are handling money. Keep in mind these tips to protect your accounts and your personal information when using an ATM.

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1. **Remember “Stranger Danger”** – Different meaning for adults, than children, but a good reminder to be wary of others when it comes to you and your money. Do not accept assistance from anyone you do not know when using an ATM. This includes strangers offering to help because they say the ATM is broken; maybe just a trick.
2. **Wiggle the card readers** – ATMs are well-made machines with no loose parts. Give a good tug on that device before you insert or swipe your card. Details regarding your account and personal information can be stolen by thieves who put small electronic devices, called skimmers, over the slot where you insert or swipe your card. If a card reader has been tampered, it may appear damaged (scratches, dents or gouges), it may appear to be glued or taped, or it may be loose. If you suspect tampering, DO NOT use the machine, and report it immediately.
3. **Pick Your Spots** – It’s all about location, location, location. Select ATMs in public, well-lit locations that are free of shrubbery or other obstructions.
4. **Cover up the keypad** – Use your free hand to shield the numbers as you punch in your Personal Identification Number (PIN). And, stand squarely in front of the machine to block prying eyes. Someone may be watching. They may or may not be nearby. Clever criminals today can use tiny cameras or cellphone cameras to spy on you while using the ATM.
5. **Minimize time at ATM** – Avoid fumbling in your purse, wallet or pockets while standing at the machine. Remember common sense dictates that you be alert, not distracted. Arrive at the machine as prepared as possible: completed deposit slips, checks endorsed “for deposit only” and card on hand. “Get in and get out” is a smart strategy.
6. **Protect Your PIN** – ATM security begins with your PIN. Memorize it! Do not write it down and do not share it. Do not be tricked; no one from a financial institution, the police or a merchant should ask for your PIN. When it comes to your PIN, be selfish – keep it to yourself.

Bottom line: Be alert while using an ATM. If you notice anything suspicious about the ATM machine or the surrounding area, cancel your transaction and leave. Report the ATM to the bank or local law enforcement. For more information, visit PNC's [Security and Privacy](#) website.

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CONTACT:

Amy Vargo

(412) 762-1535

amy.vargo@pnc.com

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