

Visa Check Card

NOTICE OF ATM USER PRECAUTIONS

Using your ATM/debit card is the simple, hassle-free way to get cash, make deposits, check your account balances, transfer funds, make purchases and more. To enjoy the many conveniences electronic banking offers, you should make ATM/debit security a priority. Here are some important safety tips.

ATM/DEBIT CARD SECURITY

Treat your card like cash. Always keep your card in a safe place.

Keep your secret code a secret.

ATM transactions and PIN debit purchases require the use of a secret code known as a personal identification number or PIN. Memorize your PIN, and never write it on your card or store it with your card. Never let someone else enter your PIN for you.

Do not disclose information about your card over the telephone.

No one needs to know your PIN not even your financial institution. If you perform transactions over the telephone using your ATM/debit card, never disclose your PIN.

Do not expose your cards magnetic stripe to magnetic objects.

Magnetic objects can damage your card.

Report a lost or stolen card at once.

Promptly call your financial institution if your card is lost or stolen to reduce the chance that it will be used improperly. Prompt notice of lost or stolen cards will also limit your potential liability for unauthorized transactions.

Review your account statements.

Review all account statements from your financial institution promptly, and report any errors (including transactions you believe may be unauthorized) as soon as possible. Again, a prompt notice will limit your potential liability for unauthorized transactions.

ATM Security

Always observe the ATM surroundings before conducting a transaction.

If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park as close as possible to the terminal. Observe the entire area from the safety of your car before getting out.

If an ATM is obstructed from view or poorly lit, go to another ATM.

If possible, report the problem to the financial institution that operates the ATM.

It is a good idea to take another person with you when using an ATM, especially at night.

Block the view of others when using the ATM.

Stand between the ATM and anyone waiting to use the terminal. Shield the keypad as necessary when entering your PIN and transaction amount.

If you see anyone or anything suspicious, cancel your transaction and leave the area at once.

If anyone follows you, go immediately to a crowded, well-lit area and call the police.

Look for possible fraudulent devices attached to the ATM.

If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the ATM. If possible, report the potential problem to the financial institution that operates the ATM.

Drive-Up ATM Security

- Keep your doors locked, windows up and engine running when in line at a drive-up ATM.
- Always leave enough room between vehicles to allow for a quick exit should it become necessary.
- Before rolling down the window to use an ATM, observe the entire area.
- Minimize the time spent at the ATM.
- If anyone or anything appears suspicious, cancel your transaction and drive away at once.
- If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police.