

SAFETY SENSE

Enhance Your Safety And Security When Using ATM And Debit Cards

(NAPSA)—There's good news for the growing number of Americans who enjoy the convenience of using ATM/debit cards to access cash.

By taking a few common-sense steps, they can enhance their safety and security when making an electronic funds transfer (EFT).

"It is important for consumers to be aware of simple, hassle-free precautions that can protect them from various types of fraudulent or other unwelcome activity," according to Cindy Ballard, executive vice president for PULSE EFT Association—the country's largest financial industry-owned and controlled EFT network.

She offers the following recommendations:

ATM/Debit Card Security

- Treat your card like cash. Keep it in a safe place.
- Keep your "secret code," or personal identification number (PIN), a secret.
- Do not disclose card information over the phone to anyone. No one needs to know your PIN, not even your financial institution.
- Report a lost or stolen card at once.
- Carefully review your account statements.

ATM Security

- Observe the ATM surroundings before approaching an ATM. If anyone or anything appears to be suspicious, cancel your transaction and leave the area at once.
- If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take



More and more consumers are using their debit cards to conduct ATM transactions.

along a companion when using an ATM, especially at night.

- Minimize time spent at the ATM by having your card out and ready to use. Do not let anyone see how much money you withdrew, and never count your money at the ATM.
- Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.
- Stand so others cannot see your PIN or transaction amount.
- When using an ATM from a car, keep the doors locked, windows up and engine running at all times when waiting in line.
- Leave enough room between cars to allow for a quick exit should it become necessary.
- Minimize time spent at the

ATM by having your card out and ready to use. Once your transaction is complete, take your money, card and receipt and immediately drive away from the terminal.

- If anyone follows you after you have completed your ATM transaction, go immediately to a crowded, well-lit area and call the police.

Point-of-Sale Security

- Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction.
- Be sure the transaction is complete and you have received a receipt before leaving.
- If you received cash back, put it away before leaving the terminal.

Said Ballard, "Our research indicates the typical ATM/debit cardholder uses their card about four times per week, and they are twice as likely to be making a purchase than getting cash from an ATM."

Ballard added that debit card transaction volumes in the United States grew from 400 million in 1992 to 14 billion in 2002.

PULSE is the nation's leading independent financial industry-owned and controlled electronic funds transfer network, currently serving more than 4,000 bank, credit union and savings bank members across the country.

The network links an estimated 90 million cardholders with more than 200,000 ATMs and 1.5 million POS terminals at retail locations nationwide.

For more information, visit www.pulse-eft.com.