



ATM/ DEBIT CARD SECURITY

Tips to Electronic Banking Safety

Customers should always use good judgment and be conscious of their surrounding when using an ATM. These tips are helpful suggestions, but the best advice is simply not to use an ATM if you feel uncomfortable in doing so.

The following tips are meant to make you aware that although rare, ATM crime can happen. Preventing such a crime must be a cooperative effort between you and your bank.

1. Have your ATM or Debit Card ready and in your hand as you approach the ATM to reduce the time spent at the ATM. Don't wait to get to the ATM and then take your card out of your wallet or purse.
2. To keep your account information confidential, always take your receipts or transaction records with you.
3. Compare your records with the account statements you receive.
4. Don't leave your ATM or Debit Card lying around the house or on your desk at work. No one should have access to the card but you. Notify your bank immediately if it is lost or stolen.
5. Always protect your ATM or Debit Card and keep it in a safe place, just like you would cash, credit cards, or checks.
6. Never give any information about your ATM card, Debit Card, or PIN over the telephone. If you receive a call (supposedly from your bank or the police) wanting to verify your PIN, do not give that information. Notify the police immediately.
7. Make sure that no one can see you enter your PIN number. Use your body to "shield" the ATM keyboard as you enter your PIN.
8. Report a lost or stolen card immediately to your bank. This will reduce the chance that it will be used for the wrong reasons. Prompt notice to the bank will limit your liability for unauthorized transactions.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Never allow a cashier or any other person to enter your PIN for you, even if they are helping you with the transaction.
11. Be aware of your surroundings, particularly at night. If you observe or sense suspicious persons or circumstances, do not use the machine and leave the area immediately.
12. Don't count or visually display any money you received from the ATM. Immediately put your money into your pocket or purse and count it later.

13. 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. Before rolling down the window to use an ATM, observe the entire area.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.
15. Do not expose your card's magnetic stripe to magnetic objects such as check out scanners.

SIGNATURE BASED VS PIN BASED TRANSACTIONS

Signature-based transactions provide a means of making purchases without the hassle of having to remember a PIN number. When making a signature-based purchase always select CREDIT. Signature-based transactions are backed by the MasterCard guarantee of 0% liability for unauthorized use of the card.

· When making a PIN based purchase always select DEBIT and enter your PIN number. Block the view of others when using your PIN. PIN based purchases carry a greater consumer liability in the event of unauthorized transactions.

TO AVOID BEING LIABLE FOR UNAUTHORIZED USE, NOTIFY THE BANK IMMEDIATELY IF YOUR CARD IS STOLEN OR MISPLACED.