



ATM/DEBIT CARD SECURITY

Tips to Electronic Banking Safety

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

We want the ATM and night deposit facility to be safe and convenient for you.

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

1. Have your card ready and in your hand as you approach the ATM to reduce the time spent at the ATM.
2. To keep your account information confidential, always take your receipts or transaction records with you.
3. Don't leave your 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.
4. Never give any information about your ATM, Debit Card, or PIN over the phone. If you receive a call (supposedly from your bank or the police) wanting to verify your PIN, do not give that information. Only provide information about your card over the telephone or Internet if you initiated the transaction with a merchant you trust.
5. When making a purchase on the Internet with your card, protect against Internet fraud by logging out of the website instead of just closing the web browser.
6. Make sure that no one can see you enter your PIN information. Use your body to 'shield' the keypad as you enter your PIN.
7. Report a lost or stolen card immediately to your bank. This will reduce the chance that it will be used for the wrong purposes. Prompt notice to the bank will limit your liability for unauthorized transactions.
8. Inspect an unmanned ATM machine before use for possible tampering, or the presence of an unauthorized attachment that could capture information from the access device or your personal identification number.
9. Never allow a cashier or another person to enter your PIN for you, even if they are helping you with the transaction.
10. Do not count or visually display any money you received from the ATM. Immediately put your money into your pocket or purse and count it later.
11. Promptly review your monthly statement and compare your ATM receipt against your statement.
12. If you are using a drive-up ATM, be sure the 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 the ATM, observe the entire area.
13. Be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility. If you observe any problem, go to another ATM or night deposit facility. At night, be sure that the facility is well lighted. For instance, let us know if a light is not working or there is any damage to the facility. Please report any problems with the facility to us and suspicious activity or crimes to both the bank and the local law enforcement officials immediately.
14. Do not expose your card's magnetic strip to magnetic objects such as check-out scanners. Keep the card in a safety envelope to avoid undetected and unauthorized scanning.

SIGNATURE BASED VS PIN 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 have 0% liability for unauthorized use of the card.
- When making a PIN based purchase always select DEBIT and enter your PIN number. PIN based purchases carry a greater consumer liability in the event of unauthorized transactions. PIN based transactions at POS and ATMs have 0% liability for unauthorized use of the card. (Refer to Reg E- Unauthorized Transfers in new account disclosures)