



## Protect YOUR Identity

The theft of credit/debit card information at bank ATM machines is a crime increasing in frequency. This process is referred to as ATM "skimming," whereby a criminal will attach a phony card reading device over the authentic card reader. This skimming device may be located either at the lobby entrance door or on the ATM machine itself. The phony device looks identical to the real device and is equipped with electronic recorders that will capture your financial information from your card. This data is later used to create "cloned" cards which will later be used to withdraw money from your account.



### **Please consider following this Crime Prevention tip when going to use an ATM:**

When you use an ATM after banking hours, and need to use a card to enter a bank ATM lobby/kiosk, it is recommended that you use two (2) different cards; a credit card to enter into the lobby and your bank card for the ATM machine itself.

In order for a skimming thief to gain access to your account they will need both the account information stored on the magnetic strip on the back of your bank card and your PIN code.

If thieves have placed a skimming device on the door entry mechanism, and you use a credit card to enter the lobby, the thieves only obtain the information on the credit card. Of course this not a good thing, but it is still not what they are looking for. They are looking for information on your bank debit/credit card's magnetic strip.

To collect PIN codes, thieves have been placing pinhole cameras in bank lobbies pointed at the ATM keyboards. Pinhole cameras are sometimes concealed in the walls, the ceilings, or even in pamphlets adjacent to the ATM machine. To prevent an unseen camera from filming you typing in your PIN code, we recommend shielding the keyboard with your body and covering the keyboard with your non-typing hand.

Thieves need BOTH pieces of information; your PIN code and the information on your card's magnetic strip. Employing these tips and denying them one or both pieces of information will go a long way towards preventing them from accessing your bank account.

Banks are working on solving this problem, but until then you might also consider looking into whether your bank has a fraud alert security program.