

- ❖ If you lose your ATM Card or it is stolen, promptly notify your bank. You should consult the other disclosures you have received about electronic funds for additional information about what to do if your Card is lost or stolen.
- ❖ When you make a transaction, be aware of your surroundings. Look for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure 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.
- ❖ Do not accept assistance from anyone you do not know when using an ATM or night deposit facility.
- ❖ If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away, and leave. You might consider using another ATM or coming back later.

- ❖ Do not display your cash; put it away as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- ❖ At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- ❖ We want the ATM and night deposit facility to be safe and convenient for you; therefore, please tell your bank if you know of any problem with a facility. For instance, let them know if a light is not working or there is any people loitering near by.

Be aware of your surroundings, especially between dusk and dawn. If you notice anything suspicious—a security light out, someone loitering nearby—consider coming back later or using a supermarket or convenience store ATM.

ATM SAFETY



180 LOCKWOOD BLVD.

CHARLESTON, SC 29403

843-577-7434

CRIME PREVENTION OFFICE

843-769-7407

EMERGENCY 911

ATM Robbery Findings

Approximately 50% of the ATM robberies occur between 7pm – midnight.

Majority of ATM robberies involved a single customer.

Robbers position themselves nearby (approx. 50') from an ATM machine.

Most robberies are committed by a lone robber and will use some type of weapon.

Robberies occur more often at walk-up ATMs than at drive-thru ATMs.

ATM Selection Considerations

The law sets minimum standards for ATM lighting, procedures for evaluating the safety of ATM's and requires notices to ATM users outlining basic safety precautions for using ATM's. Although ATM environmental design issues are covered in the law, there are other considerations that an ATM customer needs to consider prior to selecting and using an ATM. For example:

- Do not select an ATM at the corner of a building. Corners create a blind area in close proximity to the customer's transaction. Select an ATM located near the center of a building. An ATM further from the corner reduces the element of surprise by an assailant and increases effective reaction time by the user
- Identify an ATM with maximum natural surveillance and visibility from the surrounding area. This will create a perceived notion of detection by a criminal and increases the potential for witnesses

- Select an ATM at a location void of barriers blocking the line of sight of the ATM. This includes shrubbery, landscaping, signs and decorative partitions or dividers. Barriers provide hiding areas for would-be assailants
- Select an ATM that is in a well-lighted location
- Whenever possible, select an ATM that is monitored or patrolled by a security officer
- Select an ATM with a wide-angle transaction camera and/or a continuous transaction surveillance camera. Consult the bank or location management for this information
- Solicit prior criminal activity statistics from law enforcement for the ATM site and surrounding neighborhood
- Avoid ATM locations with large perimeter parking lots and numerous ingress and egress points

ATM USER SAFETY PRECAUTIONS

Because of the variety of ATMs, the unique characteristics of each installation, and crime considerations at each location, no single formula can guarantee the security of ATM customers. Therefore, it is necessary for ATM customers to consider the environment around each ATM and various procedures for remaining safe when using an ATM.

Criminals select their victims and targets, focusing on the unaware or unprepared. Criminals are also drawn to environmental conditions that enhance the opportunity to successfully complete their crime. The attitude and demeanor you convey can have a tremendous effect on potential assailants. There are a number of things you can do to increase your personal security and reduce your risk of becoming an ATM crime victim. **Prepare for your transactions at home (for instance, by filling out a deposit slip). Be aware of your surroundings. Minimize your time at the ATM or night deposit facility.**

- ❖ Mark each transaction in your account record, but not while you are at the ATM or night deposit facility. Always save your ATM receipts. Do not leave them at the ATM or night deposit facility because they may contain important account information.
- ❖ Compare your records with the account statements you receive.
- ❖ Do not lend your ATM Card to anyone.
- ❖ Remember, do not leave your Card at the ATM. Do not leave any documents at a night deposit facility.
- ❖ Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM Card as though it were cash. Do not tell anyone your PIN or give any information regarding your ATM Card or PIN over the telephone. Do not write your PIN where it can be discovered. For example, do not keep a note of your PIN in your wallet or purse.
- ❖ Prevent others from seeing you enter your PIN by using your body to shield their view.