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F R A U D A L E R T !

ATM ALTERATIONS CAN CREATE STICKY SITUATIONS THAT COST YOU MONEY



When most of us need cash, we just make a quick stop at the Automated Teller Machine (ATM). We slide our card in, punch in a few numbers and walk away with our money. Simple, fast and safe, right? Most of the time. Being alert to your surroundings when using an ATM is important but so is being alert to the ATM itself.

Before you slide your credit or debit card into an ATM, look at the machine and see if it has been altered. Magnetic strip card readers called skimmers can be attached over or in-line with the actual card reader of the ATM (or any electronic device that allows you to swipe your magnetic-strip card). As you slide or swipe your card, the skimmer copies the information contained on the magnetic strip onto a small hard drive. Depending on how the skimmer is applied to the machine, you can unknowingly slide your card through the skimmer and the machine at the same time, complete your transaction and never be the wiser that your card's information has been stolen.

Another tip — look for brochure holders or other attachments to the machine that may house a small camera to record you entering your Personal Identification Number (PIN) into a keypad. These devices are often used in conjunction with skimmers so the thief can start using your card number immediately. Look at the machine carefully; see if there are parts that are loosely attached or are a different color than the overall machine. If the machine looks like it has been tampered with, don't use it.

Thieves can manipulate ATMs in other ways as well. By gluing down keys on the machine or slipping something into the cash slot, thieves have been known to manipulate ATMs so that you cannot complete your transaction. The hope is that when the machine malfunctions after you have entered your PIN or have entered the amount of cash to be withdrawn, you will leave the machine to contact the bank and alert a bank employee to the problem. While you are diverted, the thief then pops up the glued-down key and completes your transaction or removes the obstruction from the cash slot and is able to retrieve your money. If the ATM malfunctions while you are trying to complete a transaction, do not leave the machine. Instead, use your cell phone to call from the machine and report the problem or request assistance.