











ATM/Night Deposit User

Safety Precautions and Tips







As with all financial transactions, please exercise discretion when using the automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

-  **PREPARE YOUR TRANSACTIONS** (take your card out, have deposit ready, etc.) before you approach the ATM or night deposit facility to minimize time spent at either.
-  **BE AWARE OF YOUR SURROUNDINGS** before, during, and after the completion of your transaction. Particularly at night, if you observe or sense suspicious persons or circumstances, do not use the ATM or night deposit facility at that time.
-  **DO NOT LEAVE YOUR CAR UNLOCKED OR ENGINE RUNNING** when you get out to use the ATM or night deposit facility.
-  **VISUALLY INSPECT THE ATM** for possible skimming devices. Potential indicators can include sticky residue or evidence of an adhesive used by criminals to affix the device, scratches, damaged or crooked pieces, loose or extra attachments on the card slot, or noticeable resistance when pressing the keyboard.
-  **PROTECT YOUR INFORMATION** on your card and your Personal Identification Number (PIN) by standing between the ATM and anyone who is waiting to use the machine. Use your other hand or body to shield the ATM keyboard as you enter your PIN.
-  **MEMORIZE AND KEEP YOUR PIN A SECRET** - do not give your PIN number to anyone. Never write it down anywhere, especially on the back of your card.
-  **DO NOT COUNT OR VISUALLY DISPLAY ANY MONEY** you receive from the ATM. Retrieve your card and receipt immediately. Verify the cash when you can safely do so.
-  **ALWAYS TAKE RECEIPTS OR TRANSACTIONS RECORD WITH YOU** to keep your account information confidential. Save your receipt and verify it with your statement.
-  **ALWAYS PROTECT YOUR CARD** and keep it in a safe place, just like you would cash, credit cards or checks.
-  **DO NOT LEAVE YOUR CARD LYING AROUND** the house or on your desk at work. No one should have access to the card but you. Immediately report a lost or stolen card.









To report a Lost/Stolen Debit Card during regular business hours call (954) 335-5100, option 2. After hours, weekends and holidays call 1-844-665-5228.



-  **DO NOT ACCEPT ASSISTANCE FROM STRANGERS** when using the ATM or night deposit facility.
-  **DO NOT LEND YOUR CARD** to anyone.
-  **NEVER GIVE ANY INFORMATION** about your card or PIN over the telephone. For example, if you receive a call, supposedly from your Credit Union or possibly the police, wanting to verify your PIN, do not give that information. Your Credit Union will NEVER ask you for your PIN.
-  **IF YOU ARE INVOLVED IN A CONFRONTATION** with an assailant who demands your money, COMPLY.



Special Precautions for Using the ATM at Night

-  **TRY TO DO ALL YOUR BANKING DURING DAYLIGHT HOURS.**
-  **PARK CLOSE TO THE ATM** in a well-lit area.
-  **IF LIGHTS AT THE ATM ARE NOT WORKING, DON'T USE IT.**
-  **AS YOU APPROACH THE ATM, OBSERVE THE AREA** for people that could be questionable or threatening.
-  **CONSIDER TAKING ANOTHER PERSON WITH YOU** to the ATM.
-  **RUN OR DRIVE AWAY IMMEDIATELY** if you feel threatened in any way.
-  **SHOULD YOU BE ROBBED,** do not attempt to follow the robber.
-  **IF YOU ARE FOLLOWED WHEN LEAVING THE ATM,** drive to a safe and well-lit location, fire station, sheriff, or police department. Flash your lights and blow your horn to bring attention to yourself.



We want the ATM and Night Deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problems with the ATM or night deposit facility. Please report any suspicious activity or crimes to both PriorityONE Credit Union of FL and local law enforcement officials immediately.

