

## Quick ATM User Guide

- Use ATMs that are well-lit and where you feel the most comfortable.
- Avoid using the ATM if there are any suspicious-looking individuals around.
- Have your card ready in your hand *before* you approach the ATM. Avoid opening your purse, bag or wallet while in the queue for the ATM.
- Do not use the ATM if you notice *anything* unusual indicating it may have been altered.
- Be especially cautious when strangers offer to help you at an ATM, even if you are experiencing difficulty with the transaction, never allowing anyone to distract you while you are at the ATM.
- Do not let anyone see you enter your PIN; you should shield the keypad with your hand when entering your PIN.
- Never disclose your PIN to anybody, not even to the bank or police
- *If* you feel the ATM is not working normally, press the Cancel key and withdraw your card and then proceed to another ATM.
- If your card gets jammed, retained or lost, or if you are interfered with at an ATM, report this immediately to the bank and/or police using the help line provided or nearest phone.
- Do not be in a hurry during the transaction, and carefully secure your card & cash in your wallet, handbag or pocket *before* leaving the ATM.
- Keep your printed transaction record so that you can compare your ATM receipts to your monthly statement.

## Managing Your ATM Use

- Memorize your PIN (if you must write it down, do so in a disguised manner and never carry it with your card.
- Do not use obvious and guessable numbers for your PIN like your date of birth.
- Change your PIN periodically, and, if you think it may have been compromised, change it immediately.
- Regularly check you account balance and bank statements and report any discrepancies to your financial institution immediately.