

Banking on the Sidewalk: How to Minimize Your Risks at ATMs

You wouldn't walk down the street waving \$300 around, right? So why are you so casual about standing on a deserted sidewalk after dark pulling that much cash out of an ATM?

We all do it: we use ATMs to withdraw cash any time of day or night, in all types of neighborhoods, usually without a thought of being robbed or having our identity stolen. It's the same old trap: if nothing bad has happened to you the countless times you've used your ATM card, you feel perfectly safe.

But the bottom line is, ATMs provide a lot of opportunities for criminals. The safest way to use ATMs is to avoid them altogether, and stick to banking inside your bank or another building.

However, we all use ATMs from time to time-so when you do use one, keep these simple, safety tips in mind:

1. Choose Your ATM Carefully

What do you look for when you select an ATM? Rather than going for a convenient location, choose your ATM based on its safety. Do your automated banking in public, well-lit location

that is free of shrubbery and decorative partitions or dividers. Avoid ATMs that are located outside, at the corner of a building-corners create a blind spot. Instead, choose an ATM located near the center of a building.

If possible, use a familiar ATM. Don't use a machine that appears unusual looking or offers options for which you are not familiar or comfortable. Thieves have been known to set up phony ATMs or tamper with existing machines.

Above all, avoid drive-through ATMs. You can easily be block in from the front and back, leaving you completely vulnerable.

2. Be Aware

Always pay close attention to the ATM and to the people in your surroundings. If something doesn't feel right, it probably isn't. Be wary of people trying to help you with your transactions, and do not allow anyone to look over your shoulder as you enter your PIN.

Be alert to anyone sitting in a parked car nearby. They could be looking for the easiest target to hit. When you leave an ATM, make sure you are not being followed. If you are-or feel that you are-head immediately to a police station or fire station or to a well-lit location or business.

3. Keep Your PIN Personal

Memorize your PIN; never write it on the back of your card, or on anything else in your wallet. If the ATM eats your card, don't re-enter your PIN. Instead, contact a bank official.

4. Don't Flash the Cash

After withdrawing cash from an ATM, put the money away immediately. Also, avoid wearing expensive jewelry or taking other valuables to the ATM. This makes you a more likely target.

5. Plan Ahead

Keep a supply of deposit envelopes at home or in your car, and prepare all transaction paperwork in advance. This will minimize the amount of time you spend at the machine.

6. After the Transaction

Even after you leave the ATM you must think of safety—specifically, of identity theft. Closely monitor your bank statements, as well as your balances, and watch for undocumented withdraws or transactions. If you see anything suspicious, immediately report any problems to your bank

If you must use ATMs being alert to the ATM and its surroundings will make a difference. And if you are involved in a confrontation with an assailant who demands your money, COMPLY. Above all, trust your instincts. If you don't feel comfortable, leave.

Andrew Wooten is the president of S.A.F.E. (Safety Awareness Firearms Education), and has been in the safety and security industry for the past 24 years. Visit the S.A.F.E. website, www.justbesafe.com, for more information.