

ATM SECURITY

ATM cash machines have been incorporated in our way of life. They offer a real convenience to those on the run but at the same time offer an element of risk. Using an ATM machine safely requires awareness and a little planning. Just because an ATM machine is open and available 24-hours a day doesn't mean it is safe to use it. Most ATM robberies occur at night between 8:00 PM and midnight. ATM robbers are usually males under 25 years of age and most work alone. ATM robbers usually position themselves nearby waiting for a victim to approach and withdraw cash. Most ATM robbery victims are women and were alone when robbed. Most claim that they never saw the robber coming. Most ATM robbers used a gun or claimed to have a concealed weapon when confronting the victim and demanding their cash.

If you or your family members use ATM cash machines on a regular basis, here are some tips that can make the process a little safer:

- Use only ATM machines in well-lighted, high-traffic areas. Don't use ATM machines that are remote or hidden such as being located behind buildings, behind pillars, walls, or away from public view. Beware of obvious hiding places like shrubbery or overgrown trees. ATM robbers like to have the element of surprise and no witnesses. Robbers like good escape routes like nearby freeway on-ramps or high speed thoroughfares.
- Choose an ATM that looks and 'feels' safer, even if it is a couple of miles out of the way. Try and limit your use to daylight hours. Take someone with you after hours, if you can. When you drive up to an ATM location, scan the area for any suspicious persons. If you see anyone suspicious standing nearby or sitting in a car, drive away. When you approach an ATM on foot be prepared and have your access card ready. Memorize your personal PIN number to prevent loss and speed the transaction. After inserting your card and your PIN number keep an eye out behind you. Never accept an offer to help or request for help from a suspicious male ahead of you at the machine. If anyone suspicious or seemingly dangerous approaches terminate your transaction and leave immediately, even if it means running away and leaving your ATM card in the machine. First, tell the suspicious male in a loud, firm voice to "back-off" and leave you alone. This is designed to startle the person and give you time to flee, if appropriate. When you receive cash from the machine put it away immediately, extract your card, and walk away.
- If you use your car at a drive-thru ATM machine the same rules apply. Keep the car in gear, with your foot firmly on the brake, while using the ATM machine. Keep a close eye on your rear and side view mirrors during the transaction. Robbers almost always approach from the rear on the drivers side. If you see anyone approaching, drive off even if it means leaving your ATM card behind. If you are confronted by an armed robber, just give up your money without argument. The cash is not worth serious injury or death. Get to a safe place and call the police immediately.
- If lights around the ATM are not working, don't use that machine
- Avoid ATM machines adjacent to obvious hiding places
- Have your card ready and leave quickly, not counting your cash in public
- Beware of offers for help from strangers during an ATM transaction
- Don't fight with or attempt to follow the robber
- Drive or walk to a safe place and immediately call the police