



## **ATM Safety Tips: Protect Yourself Against *Shoulder Surfing***

*Shoulder surfing* occurs when someone tries to learn your PIN by standing close to you when you are using an ATM. Then, after you leave, the shoulder surfer will attempt to use the PIN to steal money from your account.

Shoulder surfing can occur at ATMs that do not automatically end transactions with the removal of the account card. *If the transaction is not ended via the screen, the account can still be accessed with the PIN (even without the card).*

### **YOU CAN PROTECT YOURSELF:**

- If your transaction requires bank slips, fill them out prior to going to the ATM.
- Use ATMs in well-lighted, populated areas. Indoor ATMs at stores or banks tend to be safest.
- Scan the area before using the ATM. If you see a person loitering in the area for no apparent reason, go to another location.
- During a transaction, maintain awareness of your surroundings. Watch for people standing close to you at the ATM.
- If you see anything strange during your transaction, cancel your transaction, take your card, and leave the area.
- Safeguard information (PINs, passwords, etc.) when entering it into the ATM: shield the information from view with your hand or other object.
- At the completion of your transaction, remember to logout or end the transaction and take your ATM card with you (some ATMs do not end the transaction by simply removing the card).