



FRAUD NEWS AND ALERTS: DEBIT CARD SKIMMING

Your security is important to us!

How Card Skimming Happens.

- **ATMs:** an ATM skimming device is used and fits over the real ATM card reader slot. ATM users do not know their information is being intercepted as their card is inserted into the false reader.
- **Gasoline Pumps:** this skimming device is installed inside a gas pump in minutes and is not visible to users. This is prevalent at gas stations in tourist areas, so be extra vigilant in these environments.
- **Handheld Devices:** someone can take your debit card and quickly record the information with a swipe on these small devices. Limit times when your debit card is out of your sight and not in your possession.
- **Keystroke Loggers:** this device can be attached to public-use computers, like those found at the library, or debit card point-of-sale devices to record passwords and other personal data. They can also be downloaded onto your computer as malicious spyware.

How to Protect Yourself.

- Before using an ATM, examine the card reader, pin pad and surrounding area for attached devices. Do not use an ATM if it has unusual signage or looks suspicious.
- Opt to pay inside rather than paying at the pump at gas stations, or when entering your PIN, hold your hand up to conceal the keypad or screen to make it difficult for a person or camera to see.
- Always take your debit card with you at the end of any transaction.
- Don't let your debit card out of your sight during a point-of-sale transaction.

- Shop with merchants you know and trust.
- Make sure all internet purchases are secured with encryption to protect your account information. Look for secure transaction symbols such as a lock symbol in the lower right hand corner of your web browser, or https:// in the address bar of the website.
- Never give out your debit card number or personal information over the phone unless you initiated the call and verified who you are dealing with.
- Keep your credit and debit card in a safe and secure place at all times. Treat it as you would cash.
- Review your account frequently, check for any suspicious transactions and report them immediately to your bank.

Criminals are more organized and sophisticated than ever before. Attacks on ATM machines range from simplistic to highly-organized efforts involving multiple ATMs across the country, hundreds of fraudulent cards and criminal gangs across the globe.

