

Safeguard Tips for Using an ATM

Fast and Convenient

Your ATM with the VISA logo provides you with a fast and convenient way to get cash worldwide. Follow these tips when using your card in the U.S. and abroad.

1. Be sure the ATM displays the VISA logo.
2. Insert your card and select a language. Many ATM's offer a variety of languages, and English is always a option on VISA ATM's.
3. Enter your personal Identification Number (PIN). Follow the instructions displayed on the ATM screen to choose your account and the amount you wish to withdraw.
4. The terminal will immediately process the transaction and money will be dispensed in the local currency.
5. Take your receipt. The transaction amount will be automatically deducted from your checking/savings account.

Protecting Your ATM/Debit Card.

1. Keep your card in a safe place to avoid damage.
2. Memorize your Personal identification Number (PIN). Never write the PIN down on anything in your wallet or on the card itself.
3. When selecting a PIN, avoid numbers and letters that relate to your personal information. For example, don't use your initials, birthday, telephone or Social Security number. If you have such a number, contact your bank and get a new PIN issued.
4. Immediately report a lost or stolen card to your financial institution.
5. To help guard against fraud, keep your ATM receipts until you check them against your monthly statement.

Common Sense Usage Tips

1. Observe your surroundings before using an ATM. If the machine is obstructed from view or poorly lit, visit another ATM.
2. Take a friend with you - especially at night.
3. Have your card out and ready to use.

4. Shield the screen and keyboard so anyone waiting to use the ATM cannot see you enter your PIN or transaction amount.

5. Put your cash, card and receipt away immediately. Count your money later, and always keep your receipt.

6. If you see anyone or anything suspicious, cancel your transaction and leave immediately. If anyone follows you after making a transaction, go to a crowded, well-lit area and call the police.

7. When using an enclosed ATM that requires your card to open the door, avoid letting strangers follow you inside.

8. When using a drive-up ATM, make sure all passenger car doors are locked and windows are up.

9. Do not leave your car unlocked or engine running when you get out to use an ATM.

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Tips for U.S. Cardholders When Traveling Abroad

1. International ATM's may save you money. Withdrawals are dispensed in local currency and are debited from your account in U.S. dollars based on a favorable exchange rate.
2. All VISA ATM's feature easy-to-read instructions in English and the local language.
3. Some international ATM's are available only during normal business hours. Hours vary from country to country.
4. Most international ATM's do not permit transactions involving multitude accounts. Most likely, your transaction will be routed to your primary accounts.
5. Four digit numeric PIN's are standard in most countries. If you have an alphabetic PIN, translate the letters into numbers before leaving the country.