

7 Ways to Protect Yourself from ATM Skimming

You've heard about them—sophisticated devices attached to ATM card slots. These skimming devices collect your personal financial data from your debit or credit card and send it directly to criminals who quickly drain your accounts.

Here's 7 easy ways to protect yourself:

1. **Know what to look for.** Be wary of a slot that is unusually bulky or has visible signs of glue or adhesive tape. Give it tug. If it's not solid, notify the bank or call 911 immediately.
2. **Look for hidden cameras.** Often, the criminals are trying to capture your PIN. They place small pinhole cameras near the ATM and point them toward the keypad. Look for components that are temporarily affixed to the side or top of the machine, or even in the light fixtures above.
3. **Pay attention to the keypad.** An overlay is often used to record keystrokes and electronically capture you PIN. Look for something that can be easily lifted off the keypad.
4. **Shield your PIN.** When using the keypad, cover your hand as you enter your PIN. Additionally, be aware of anyone standing too close.
5. **Be aware of your surroundings.** Scammers are more likely to target an ATM that is in a high-traffic area. Choose one that is inside a bank or within the sight of a security camera for safety.
6. **Get to know your financial institution.** Understand the policies and procedures of your bank or credit union. If you see something on an ATM that looks fraudulent, alert the financial institution staff members immediately.
7. **Know what's happening.** Review your statement and keep an eye out for anything that seems out of place. Notifications can help, too—set up alerts to notify you of all charges over a certain amount. Online and mobile banking provide easy access to up-to-date information, helping you report a loss much sooner.