



ATM Safety Tips

With a network of over 38,000 [surcharge-free ATMs](#) available to our members, it's safe to say that every machine is different, based on the setting, location, lighting, configuration, and more. Because of this, no single formula can guarantee the security of an ATM or its users. Thieves are drawn to conditions that increase the opportunity to successfully perpetuate their crime, and they select victims by focusing on the unaware or unprepared. Your attention and demeanor can have a tremendous effect on potential assailants. There are a number of things you can do to increase your personal safety and reduce the risk of becoming the victim of an ATM crime.

Careful selection. Whenever possible, choose an ATM that is monitored by a security officer. Otherwise, find an ATM in a well-lit public space, with maximum visibility from the surrounding area. Avoid an ATM location at the corner of a building. An ATM closer to the center of a building reduces the element of surprise by an assailant. Also, steer clear of ATMs surrounded by large perimeter parking lots with numerous access points.

Be prepared. Keep a small supply of deposit envelopes at home or in your office, so you may prepare all transaction paperwork beforehand. This will minimize your time spent at the ATM. Do not wear expensive jewelry or carry other valuable items with you. If you use a drive-up ATM, make sure all car windows are closed and the doors are locked.

During and after transactions. While entering your PIN and transaction information, block the ATM keypad from the sight of anyone who may be standing nearby or in line behind you. Maintain awareness of your surroundings throughout every ATM transaction. If something doesn't seem right, cancel your transaction and leave. Never accept an offer of assistance from a stranger. Ask your credit union or bank for help instead. If you're withdrawing cash, put it away immediately – Do not stand at the ATM and count it. Finally, when leaving the ATM, make sure you're not followed. If you are, drive immediately to a well-lit location or open business, police or fire station, or even just a crowded area. Flash your lights and honk your horn to draw attention.

Additional considerations. Memorize your PIN and do not share it with anyone. Do not write it down or keep it in your wallet or purse. Do not throw your transaction receipt away at the ATM site. Take it home with you and shred it instead. And finally, report any lost or stolen card to your credit union or bank immediately. Our [Digital Branch](#) platform allows you to freeze your debit card from further transactions until it can be permanently blocked by either a credit union representative or our debit card provider, SHAZAM. Contact numbers for both are below:

- Emerald Credit Union: 216-581-5581
- SHAZAM: 800-383-8000