

How to Protect Yourself from ATM and Point of Sale Skimming

If you find anything unusual at any ATM or other places like gas pumps where credit and debit cards are accepted, please report your observation to the financial institution during business hours or contact the local police department.

"*Skimming*", where criminals steal your PIN and account number using devices and cameras that capture personal information is increasing dramatically and is becoming harder to detect. The first part is the skimmer itself, a card reader placed over a real card reader slot. When a card is slid into an ATM (or swiped at a gas pump), it is sliding through the counterfeit reader, "*a skimmer*," which scans and stores all the information on the magnetic strip. However, to gain full access to the accounts, the thieves still need the PIN. Cameras hidden on or near the ATMs or gas pumps are positioned to get a clear view of the keypad and record all the PIN information. Some ATM skimming schemes employ fake keypads instead of cameras to obtain PINs.

Here are some tips to help you protect your account when using an ATM or gas pump:

1. Hide your password with your hand

Always cover your password with your hand. Criminals disguise hidden cameras to try and obtain your password. By protecting it with your hand, ATM thieves can't access your PIN.

2. Observe the ATM

Take a look at the ATM machine. Does anything look out-of-place? Touch the card reader, if the card reader moves around when you try to wiggle it with your hand, a "*skimmer*" may be laid over it. A genuine card reader should not move around and will be securely attached as part of the ATM.

Examine the keypad and check for cameras. If the keypad looks too thick or appears to look different from how it normally appears, something may be wrong. Check for any suspicious looking cameras that may be placed around the ATM above the screen, or around the key pad.

3. Observe the Gas Pump area

Use gas pumps closer to the front of the gas station. Look for security tape over the gas pump cabinets to ensure it hasn't been tampered with by unauthorized parties. If the security tape is removed, cut or the gas pump appears tampered with, do not use it and report it to the manager.

When using your debit card run the transaction as a credit card instead of entering a PIN number. This can prevent PIN compromises.

4. Check your account balances and transactions regularly

Regularly check your savings, checking, and credit card accounts online. If you notice any suspicious activity, or unauthorized changes contact your financial institution immediately.