Pathfinder Bank offers customers a network of ATMs (Automated Teller Machines) that are conveniently located throughout Oswego and Onondaga counties. With the banking convenience made possible with ATMs comes an increased need for security and personal caution. Here are some tips for safer transactions and to reduce the risk of becoming victim to fraud:

Protecting Yourself

ATMs give customers 24-hour access to their finances and while this means extra convenience, it also means you should take precaution when using ATMs after hours.

• **Lock your car.** If you are using a walk up ATM, turn off your ignition and lock your car before heading to the ATM. If you are using a drive-up ATM, roll up your passenger windows and lock your car doors. Leave enough room between cars to allow for a quick exit if necessary.

• **Be aware of your surroundings.** Use caution when using an ATM at night. If the lights at the ATM are not working or if you notice anything suspicious, leave the area and find another ATM to conduct your transaction.

• **Minimize time spent at ATM.** Having your card ready prior to approaching the ATM will not only save you time, but it will allow you to pay more attention to your surroundings. Searching for your card in your purse or wallet could prevent you from being on the lookout for suspicious activity. Count your money and check your ATM receipt after you've left the ATM.

• **Maintain your safety.** When leaving the ATM after conducting your transaction, make sure you are not being followed. If you notice you are, drive to the nearest police station, fire station or well-lit location or business.

• **Bring someone with you.** If you are using an ATM at night, consider having someone accompany you so you are not alone.

Protecting Your Finances and PIN

• **Keep your PIN safe.** When using a walk-up ATM, stand squarely in front of the machine to prevent others from seeing your PIN. You can also prevent others from stealing your secure information by shielding the keyboard when typing out your PIN.

• **Look for cameras.** Many ATM's record activity by surveillance cameras. Be on the lookout for cameras that may be pointed directly at the keypad; scammers could have placed that there to record your PIN number.

• **Always take your receipt.** At the end of every transaction, remember to take your receipt with you. ATM receipts may contain your personal information, including your name and account number. Any receipts that are left behind in the machine or discarded could be taken by criminals which may lead to identity theft.

• **Check for 'Skimmers.'** Do not use ATM machines that claim to clean, re-magnetize or renew your card. If the ATM appears to have any alterations or attachments to the card slot or PIN pad, do not use it. It could be a "skimmer," which is used to copy identifying information from the magnetic strip on your card.

• **Keep your card safe.** One way to keep your card safe is by storing the card in a place where no one else can access it. You should never give your card to anyone.

• **Never share your PIN with anyone.** Your PIN is private and meant for you only; never give it out to anyone or write it near your card.