

ATM Machine Security

Article by- Bob Berry published in the Conroe Courier

While this innovation often makes our lives easier, it could become a nightmare if not used properly. Remember that even though we can choose when we want to go to the bank, using the ATM does not give us the same security we would have if we used the bank lobby during regular hours.

Here are a few tips to keep you safe while at the ATM:

- * If you use the ATM for deposits, prepare your deposits ahead of time instead of standing outside the ATM. This saves time and cuts down on your exposure. Be sure to save your receipts for comparison to your statements later.
- * When you arrive at the ATM, be aware of your surroundings. If your ATM is not a self-standing unit or you cannot see around all sides of the ATM, drive around the location and check for anyone who might be loitering around the building. Check for other customers or vehicles around the ATM. Try to have someone with you when you go to the ATM. If you see anything suspicious, leave immediately. Trust the little voice inside you. If it doesn't feel right, it usually isn't. If you see someone loitering around the ATM or see something suspicious, report it immediately to bank personnel or police.
- * While at the machine, protect your PIN from the sight of others. Don't accept assistance from anyone who may walk up while you are there. As a general rule, if I use an ATM, I will not walk up to the machine if someone else is there for a couple of reasons. First, I don't want anyone around when I withdraw my money; and second, I try to respect the other person's privacy and security if they are there first.
- * If you use a drive-up ATM, keep your doors and windows locked, with the exception of the driver's window. Keep your engine running and be aware of your surroundings.
- * If you use the ATM at night, check to see whether the ATM area and parking lot is well lighted. If there are burned-out lights, report them to bank personnel. It is for your safety as well as others.
- * As you leave the ATM, be sure you have completed your transaction and have received your receipt. Make sure you have your cash, deposit slip, purse or wallet and receipt. You don't want to leave anything behind. Not only can it cost you immediately, it could have long-term consequences if someone else obtains your account number or other valuable information.

As with any other technology, using an ATM can be safe and convenient. Remember these few rules to help keep you safe.

Scam of the Week: Internet Scams

They're baaackkk!!! It seems that not many of us have been receiving Internet scams in the form of business proposals from foreign countries. The most recent have been scripted to make one believe that a foreign company is looking for booking agents, sales representatives or account managers to open a new branch in your city. The latest e-mails have been straightforward in that they ask for your e-mail address, home address, phone number, age, sex and a variety of other personal information.

The unlucky readers who respond to these e-mails will find that the "company" wants you to process checks through your local bank account, wire the money back to the foreign country and will even allow you to keep a percentage of the check for your participation. The problem is that

by the time you cash the fraudulent check and wire the money out of the country, the fraudulent check is returned to your account and you are left holding the proverbial empty bag. Be careful.

For more information about this or any other crime prevention topic, call the Conroe Police Department Crime Prevention Unit at (936) 522-3327 or 3226. If you have a neighborhood problem or want to report drug activity, call the Conroe Police Department Narcotics Unit at (936) 522-3303. If you have questions, comments or suggestions about this column, contact me at bberry@cityofconroe.org.

Montgomery County Crime Stoppers

1-800-392-STOP (7867)