

# PROTECT yourself from FRAUD



## Fraud Prevention Tips

Learn how to prevent, detect and correct fraud with our helpful monthly tips.

## ATM SAFETY & SECURITY

ATMs make it easy to quickly withdraw cash, make deposits, check account balances, transfer money and more. However, ATMs are also popular targets for fraud and theft. Follow these helpful tips to stay safe and secure when using an ATM.

### How to protect yourself at the ATM

Stay safe while using an ATM with these tips

1. **Be aware of your surroundings.** If you don't feel comfortable, find a different ATM in a safer spot.
2. **Inspect the ATM for signs of tampering.** Push and pull on the card reader and keypad. If anything feels loose or broken, do not use the ATM.
3. **Keep your card safe.** Have your card ready to use when you approach the ATM. Be sure to retrieve your card after completing your transaction.
4. **Protect your PIN.** Use your hand to shield the keypad as you enter your PIN to prevent others from seeing what you type.
5. **Monitor your accounts.** Keep an eye out for unusual charges and report any issues right away.



## SCAM ALERTS

### Top ATM scams to watch out for

#### Skimming

Skimmers are small devices placed on the outside of an ATM's card reader or keypad. They are designed to blend in with the ATM and capture your PIN or card number. Before using an ATM, inspect the machine for signs of tampering such as scratches, adhesive, loose parts or damaged pieces. If you see something suspicious, don't use the ATM. Call the financial institution that operates the ATM to notify them of the problem.

#### Shimming

In a shimming attempt, criminals install a device inside the ATM to record your card's chip information. The thieves can use the stolen chip data to create a duplicate version of your debit card and gain access to your money. If you notice any unusual activity on your account, contact your financial institution immediately.

If you have questions, want to learn more or believe you may be a victim of fraud, WPCU is here to help you!

Call our **Member Help Center** at (800) 762-0047 or visit **WPCU.coop/StopFraud**.



Save Better. Borrow Smarter. Learn A Lot!

