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*Badger Bank*

## **Monthly Security Tips NEWSLETTER**

**July 2015**

### **Tips to Protect Yourself from ATM Skimmers**

*From the Desk of Steve Dehnert, Badger Bank President & CEO*

With confirmed cases of ATM skimming on the rise, it's more important than ever that consumers know how to protect themselves from this fraud technique. ATM skimmers are devices that criminals add to a legitimate ATM in order to obtain unsuspecting consumers' debit card information. The thieves then use this information to create fake debit cards out of non-activated gift cards or to make purchases online. The good news is there are ways to defend your account information from these illegal devices. Read on for tips on how to protect your money.

#### **Be Vigilant**

When using any card reader - including ATMs and pay-at-the-pump stations - especially ones that you're unfamiliar with, watch for unusual marks, scratches, or loose pieces of equipment. Be on the lookout for colors that don't match the rest of the display. For example, if the entire machine is silver with blue accents, but the card slot is red and white, it could be an indicator that the slot is actually a skimming device. Criminals often target high-traffic ATMs for skimming, so use extra caution in tourist hot spots and when using ATMs located outdoors (out of sight locations make it easier to tamper with the device). For ATMs that you use frequently, watch carefully for any changes to the machine, such as new keypads or displays, as they may indicate that the ATM has been tampered with.

#### **Protect Your PIN**

On some skimming devices, a tiny camera is used to record consumers' PIN numbers when they enter them into the ATM. The best way to prevent that from happening is to use your free hand to cover the keypad as you enter your PIN. Also, it's important to update your PIN number regularly. Contact your bank and they'll help you make this simple change to better protect your funds.

#### **Monitor Your Accounts**

Finally, be sure that you regularly check your account balances and monitor the usage of your accounts. It can be helpful to sign up for alerts (such as a low balance SMS alert or a large dollar amount transaction alert) and watch for suspicious transactions or unusual withdrawals. If you're only checking your bank account once a month when you receive your statement, your money is at risk.

If you suspect an ATM has been tampered with, contact the ATM's owner immediately. If you think you have used a compromised ATM, contact your bank and ask what your options are. They may flag your account for closer monitoring until you can confirm that your data is safe, or they might help you change your PIN to increase the security on your debit card.