



Notice of ATM Safety Precautions

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines. Please read the following safety precautions:

1. When using walk-up or drive-up unmanned automated teller machines (ATMs) –
 - a. Remain aware of surroundings, particularly at night, and exercise caution when withdrawing funds;
 - b. Inspect an ATM before use for possible tampering, or for the presence of an unauthorized attachment that could capture information from the access device or your Personal Identification Number (PIN);
 - c. Refrain from displaying cash and put it away as soon as the transaction is completed; and
 - d. Wait to count cash until you are in the safety of a locked enclosure, such as your car or home.
2. Do not reveal your personal identification number (PIN) to others. Avoid allowing others to view your PIN entry into an ATM. Memorize your PIN and do not write your personal identification number or code on your ATM access device.
3. Safeguard and protect your access device. Treat it as if it were cash, and if it has an embedded chip, keep the device in a safety envelope to avoid undetected and unauthorized scanning.
4. Promptly report a lost or stolen access device and report all crimes to law enforcement officials immediately.
5. If you observe suspicious persons or circumstances while approaching or using an ATM, do not use the machine or, if you are in the middle of a transaction, cancel the transaction, take the access device, leave the area, and come back another time or use an ATM at another location.
6. Safeguard and securely dispose of ATM receipts.
7. Do not surrender information about your access device over the telephone or over the Internet, unless to a trusted merchant in a call or transaction initiated by you.
8. Promptly review your monthly statement and compare ATM receipts against your statement to protect against ATM fraud.
9. If purchasing online with the access device, end transactions by logging out of websites rather than simply closing the web browser to protect against Internet fraud.