



Crime Prevention Tip

Bank ATM Security Advice

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ATM bank cash machines have been incorporated in our way of life. They offer a real convenience to those on the run, but at the same time offer an element of risk. Using a bank ATM machine safely requires awareness and a little planning. Just because a bank ATM machine is open and available 24-hours a day doesn't mean it is always safe to use it.

ATM Robbery Facts

Most bank ATM robberies occur at night between 7pm and midnight when the machine only produces 10% of the daily transactions. Between 7pm and 4am, the ATMs handle only 11% of the total daily transactions but suffer 60% of the crime.

Who Are the Robbers?

Bank ATM robbers are usually males under 25 years of age and most work alone. ATM robbers usually position themselves nearby (50 feet) waiting for a victim to approach and withdraw cash. Half of the ATM robberies occur after the cash withdrawal. Many ATM robbery victims are women and were alone when robbed. Most claim that they never saw the robber coming. Most ATM robbers used a gun or claimed to have a concealed weapon when confronting the victim and demanding their cash.

Pick a Safe Location

Use only bank ATM machines in well-lighted, high-traffic areas. ATMs inside busy supermarkets are considered safer. Don't use ATM machines that are remote or hidden such as being located behind buildings, behind pillars, walls, or away from public view. Beware of obvious hiding places like shrubbery or overgrown trees. ATM robbers like to have the element of surprise and no witnesses. Robbers like good escape routes like nearby freeway on-ramps or high speed thoroughfares.

Get a list of ATM locations from your bank and keep it in your car. Choose an ATM that looks and 'feels' safer, even if it is a couple of miles out of the way. Try and limit your use to daylight hours. Take someone with you after hours, if you can. When you drive up to an ATM location, scan the area for any suspicious persons. If you see anyone suspicious that is standing nearby or sitting alone in a car, drive away. When you approach an ATM on foot be prepared and have your ATM card ready. Memorize your personal PIN number to prevent loss and speed the transaction. After inserting your card and your PIN number keep an eye out behind you (the robbers always come from behind

or the side). Never accept an offer to help or request for help from a suspicious male at the machine.

Be Alert

If anyone suspicious or seemingly dangerous approaches terminate your transaction and leave immediately, even if it means running away and leaving your ATM card in the machine. First, tell the suspicious male in a loud, firm voice to "back-off" and leave you alone. This is designed to startle the person and give you time to flee, if appropriate. It is far easier to apologize later or suffer a little embarrassment for your fear than to become a robbery victim. When you receive cash from the machine put it away immediately, extract your card, and walk away.

If you use your car at a bank drive-thru ATM machine the same rules apply. Make sure there are no obvious hiding places or suspicious persons loitering in the area. If there are, listen to your gut instinct and drive away. Keep your doors locked and the car in gear, with your foot firmly on the brake, while using the ATM machine. Keep a close eye on your rear and side view mirrors during the transaction. Robbers almost always approach from the rear on the drivers' side. If you see anyone approaching, drive off even if it means leaving your ATM card behind. If you are confronted by an armed robber, just give up your money without argument. The cash is not worth serious injury or death. Get to a safe place and call the police immediately.

If you or your family members use ATM cash machines on a regular basis, here are some tips that can make the process a little safer:

- Only use ATM machines in a well-lighted, open, high-traffic area
- Use ATMs at inside busy supermarkets when possible
- If lights around the ATM are not working, don't use that machine
- Avoid bank ATM machines adjacent to obvious hiding places
- When you approach an ATM, scan the area first for loiterers
- Have your card ready and leave quickly, not counting your cash in public
- Walk, run, or drive away immediately if your instincts tell you so
- Beware of offers for help from strangers during an ATM transaction
- Tell any suspicious male in a loud, firm voice to back-off
- Don't argue with a robber, if confronted, and give up the cash
- Don't fight with or attempt to follow the robber
- Drive or walk to a safe place and immediately call the police