

*You can improve electronic financial-services security by following the guidelines presented in this brochure each time you conduct an ATM or debit card transaction. If you have any questions about the security of these financial services, do not hesitate to ask. By working together, we can help electronic financial services continue as a fast, easy way to conduct transactions for years to come.*

**REPORT LOST ATM CARDS:**

778.9221, toll-free at 1.800.772.4328

**REPORT LOST GECU DEBIT CARDS:**

1.800.442.4757



## ATM AND DEBIT CARD SECURITY AND YOU



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## **MAKING ATM/DEBIT CARD SECURITY YOUR BUSINESS**

*ATM/debit cards are a fast and easy way to withdraw cash, make purchases, check account balances, transfer funds and more. If ATM/debit cards are to continue as a convenient way to conduct financial-services transactions, you must make electronic security a priority. Here are some important steps you can take to make ATM/debit card security your business.*

### **KEEPING YOUR ATM AND DEBIT CARDS SECURE**

- 1. Treat your ATM/debit cards like cash. Always keep your card in a safe place.*
- 2. Keep your PIN a secret. Your ATM and debit cards work with a personal identification number (PIN). Memorize your PIN. Never write it on your card or store it with the card. Never ask anyone to enter your PIN for you.*
- 3. Do not give out any information about your ATM or debit cards over the telephone or online. No one needs to know your PIN, not even your financial institution. If you are conducting an ATM or debit card transaction over the telephone or online, do not disclose your PIN.*
- 4. Report a lost or stolen card at once. If your ATM or debit card is stolen, report it promptly. You will be issued another card.*
- 5. Check your receipts against your monthly statement to guard against ATM and debit card fraud. You get a receipt each time you make an ATM or debit card transaction. Verify each transaction by checking the receipts against your monthly account statements.*
- 6. To protect your GECU account(s), never respond to an email message or telephone call requesting your personal information. If you receive a request by email or from a person claiming to be from GECU, contact the GECU Call Center at 778.9221, toll-free at 1.800.772.4328.*

### **SECURITY AT WALK-UP ATMs**

- 1. Always observe your surroundings before conducting an ATM transaction. If you are driving to an ATM, park as close as possible to the terminal. Observe the entire area from the safety of your car before getting out. If you see anyone or anything that appears to be suspicious, leave the area at once.*
- 2. If the ATM is obstructed from view or poorly lit, go to another ATM. Report the problem to the financial institution operating the ATM.*
- 3. When possible, take a companion along when using an ATM, especially at night. If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police.*
- 4. Minimize time spent at the ATM by having your card out and ready to use. If the ATM is in use, give the person using the terminal the same privacy you expect. Allow them to move away from the ATM before you approach.*

- 5. Stand between the ATM and anyone waiting to use the terminal so others cannot see your PIN or transaction amount. Never ask a stranger to help you with an ATM transaction, even if you are having trouble with the terminal or your card is stuck. Look for possible fraudulent devices attached to the ATM. If the ATM looks different or appears to have any attachments over the card slot or PIN pad, do not use the ATM and report it to the financial institution operating the ATM.*

- 6. Before leaving an ATM, remember to take your transaction receipt from the ATM. Do not leave or dispose of your transaction receipt near the ATM.*

### **SECURITY AT DRIVE-UP ATMs**

- 1. Keep your engine running, the doors locked and the windows up at all times when waiting in line at a drive-up ATM.*
- 2. When possible, leave enough room between cars to allow for a quick exit should it become necessary.*
- 3. If the ATM is obstructed from view or poorly lit, go to another ATM. Report the problem to the operating financial institution.*
- 4. Always observe your surroundings before conducting an ATM transaction. Before rolling down your window to use the ATM, observe the entire area around the terminal.*
- 5. Minimize time spent at the ATM by having your card out and ready to use. Once you have completed your transaction, immediately drive away from the terminal.*
- 6. If you see anyone or anything suspicious while conducting an ATM transaction, cancel your transaction and leave immediately.*
- 7. If anyone follows you after making an ATM transaction, go immediately to a crowded, well-lit area and call the police.*

- 8. Before leaving an ATM, always remember to take your transaction receipt from the ATM terminal. Do not leave or dispose of your transaction receipt near the ATM.*

### **SECURITY AT WALK-UP NIGHT DEPOSITORIES**

- 1. Park as close as possible to the night depository.*
- 2. Observe the entire area from your car before getting out.*
- 3. Have your deposit bag prepared before leaving your car.*
- 4. If you see anyone or anything suspicious, leave the area immediately and call the police.*
- 5. Report the problem to the financial institution operating the night depository service.*