

- b. If you want to make a deposit, select this option. Some machines require a deposit slip and your cash and/or checks to be placed in an envelope. Some machines do not allow you to make deposits in cash.
- 5. You will be asked if you want a receipt. Click “Yes” or “No.”
- 6. When you are finished with your transaction(s), be sure to take your card, your money (if you made a withdrawal), and your receipt (if you requested one).<sup>61</sup>

**Note:** It's a good idea to find out which machines are affiliated with your bank (to avoid charges) and what the withdrawal limits are for those ATMs.

### **What is an ATM Skimmer?**

ATM skimming is a form of credit or debit card fraud in which scammers rig ATMs with hidden recording devices to steal a person’s card information. A skimmer is a card reader that is disguised to look like part of the ATM. The skimmer collects a person’s card numbers and PIN, which theives can use to make purchases, withdraw cash, or produce fake cards. Some methods of ATM skimming include an overlay on the keypad that captures a person’s PIN as they enter it; an overlay on the card insertion slot that records the data on the card’s magnetic strip; or tiny cameras that record a person typing in their PIN.<sup>62</sup> Skimmers are becoming more advanced as technology advances. However, there are ways to protect yourself from ATM skimming, such as:

- Check the PIN keypad and the slot where you insert your card, which are usually bulkier when a skimmer is in place.
- Check for tape or glue residue on the ATM and wiggle the card slot or keypad to check for loose-fitting attachments. Don’t use ATMs that have damaged or loose parts.
- Use debit and credit cards with chip technology, which is more secure.
- Use your smartphone instead of a physical card, such as through your bank’s mobile app or Google Pay, Apple Pay, Samsung Pay or PayPal.
- Run your debit card as a credit card transaction so you won’t need to enter your PIN.
- Review your debit and credit card transactions at least once a week to catch any form of fraud early on. Sign up for account alerts.<sup>63</sup>

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<sup>61</sup> Original material from Peerlink National Technical Assistance Center.

<sup>62</sup> Libby Wells. “What is ATM skimming and how do you protect yourself?” *Bankrate*, Oct. 19, 2020. <https://www.bankrate.com/banking/what-is-atm-skimming/>

<sup>63</sup> “How to Spot an ATM Skimmer.” *Northwest Community Credit Union*, 2022. <https://www.nwcu.com/learn/how-spot-atm-skimmer>