

- 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).⁶¹

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 thieves 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.⁶² 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.⁶³

⁶¹ Original material from Peerlink National Technical Assistance Center.

⁶² 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/>

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