

## Be Safe, Not Sorry, at an ATM

"The automated teller machine," says a well-known financial editor, "finally proves that money doesn't grow on trees; it just slides out of a machine."

To get the most out of using an ATM, the Credit Union National Association (CUNA) offers these safety tips:

- ✓ Memorize your PIN (personal identification number). Never write your PIN on your card or keep a written record of your PIN in the same location as your ATM card. Never share your PIN or give information about your ATM card or any other account over the phone. (Note: FORUM representatives will never ask you for your PIN over the phone or via e-mail.) Never give your card to anyone.
- ✓ Be aware of your surroundings. If you notice something suspicious or feel uneasy, either come back later or find a different location. Don't use the ATM if the lights are not operating or if you see suspicious-looking persons or activity near the machine. If you have to use an ATM after dark, have someone accompany you, if possible. Report unusual occurrences as soon as possible.
- ✓ Keep your receipts. Though FORUM ATMs do not print your account number on your receipt, some ATMs in the Alliance One surcharge-free network, of which FORUM is a member, do. You'll also need your receipt to verify your transaction information later.
- ✓ Put your money away and count it later.
- ✓ Stand close to the ATM when entering your PIN. Don't allow others to watch.
- ✓ Allow others to conduct their ATM transactions privately. Wait until they have finished their transactions before approaching the terminal. Never stare over their shoulder.
- ✓ Report a lost or stolen ATM card immediately. Call a FORUM representative at 317-558-6200. If your card is an ATM/Check Card, call 1-800-523-4175 first, and then call the other number. Report all crimes to law enforcement officials immediately.
- ✓ Take precautions when using a drive-up ATM. Pull up close to the terminal and keep your car running while performing your transaction. Also be sure your car doors are locked and windows are rolled up before and after your transactions.