Visiting an ATM to withdraw or deposit money is convenient, but it also is ripe with potential for criminal activity. Avoid being a victim by exercising common sense and following these guidelines.

Location

Choose an ATM in a well-lit public area away from bushes and dividers and near the entrance of a building. If using a drive-up ATM, keep the engine running and doors locked, roll windows up while waiting for the ATM to process your request, and leave adequate room to maneuver between your vehicle and the one in the lane in front of you. Observe your surroundings and be suspicious of people sitting in vehicles or loitering nearby.

ATM Card and PIN

Handle the ATM card like cash by keeping it in a safe location and storing it in a protective sleeve. Do not write the PIN on the back of the card or store it in a text file on your smartphone; instead, memorize the numbers. Report a lost or stolen card immediately.

Transaction

Minimize time by having the ATM card ready as you approach the machine. Do not allow people to watch your activity. Cover the keypad or screen with one hand as you enter the PIN, and use your body to block as much of the area as possible. If the ATM screen appears different, behaves unusually, or offers options with which you are unfamiliar or uncomfortable, cancel the transaction and leave the area.

Skimmers

Thieves can capture a credit card number and PIN by placing a skimmer on an ATM or on other self-service stations, such as gas pumps, where users swipe their credit cards for payment. Sophisticated skimmers are Bluetooth enabled or are entire panels placed directly on top of the ATM faces and are virtually undetectable. Less-technical devices are false card readers secured to the card slot with double-sided tape and a hidden camera or an overlay on the keypad. Many ATMs have security stickers informing customers to notify attendants if the seal is broken.

Valuables

Expensive clothes and jewelry can be incentives to potential assailants. Dress modestly and leave jewels at home.

Exiting

Do not count cash in public; immediately put it in your pocket or fold it in your hand. If you receive a receipt, take it with you and do not discard it in a trash can near the area. As you leave, be certain you are not being followed. If you suspect someone is tracking you, immediately walk to a populated area or business, or drive to a police or fire station.

Statements

Review your balances and bank statements frequently. Be certain all deposits and withdrawals are listed, and look for unusual or unfamiliar activity.