



# Campus Safety Services

## Santa Clara University

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### ATM SECURITY

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#### TIPS FOR USING THE ATM

If using the ATM, it is important to be prepared and alert. Tips such as having your card ready before approaching the ATM or going with a friend after dark can help you be less at risk of endangering your safety

- If you sense something is wrong, leave the area immediately and use another ATM.
- When waiting in line, wait well behind the person or persons using the ATM.
- When you are using the ATM and someone is closer than you would like, ask them to step back a few steps. If they do not step back, cancel your transaction and wait in your locked vehicle until that person leaves or go to another ATM.
- Stand directly in front of the ATM to block the view of others. You don't want others to see your code, to see what type of transaction you make, or how much money you withdraw.
- Have your card ready, know your code and fill out your deposit envelope before approaching the ATM.
- If you must use an ATM after dark, have a friend go with you if possible. Many ATM robberies occur between midnight and 6 a.m.
- When your transaction is completed, immediately take your property -card, receipt, money etc.- and put them in your pocket or purse and leave. Count your money later.
- When you leave the ATM and feel someone is following you, walk or drive into the closest open business and call the police.
- Report all ATM crimes to the police and the financial institution that issued your card.

#### USING THE ATM AND YOUR VEHICLE

Whether you are driving to the ATM or using a drive-up ATM, it is important to know the added precautions needed. Having your doors locked or being aware of suspicious circumstances will help you be prepared.

- Lock your car when using the ATM, but keep your keys handy so you can enter your car quickly after completing your transaction.
- Be alert for anything suspicious, especially two or more people in a nearby vehicle, particularly if no one else is at the ATM, or someone who just appears to be hanging around the area.
- At a drive-up ATM, keep all windows closed, except the one you are using, and all doors locked. Keep the car running, and keep your eyes moving, watching the front, sides and rear area; if someone approaches your vehicle on foot, cancel the transaction and leave.
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### USING YOUR DEBIT CARD FOR PURCHASES

When using your debit card for purchases, specific precautions can prevent theft. Making sure to sign the back of your debit card and tearing up carbon copies can aid you in protecting your money.

- Make sure you sign the back of your debit card as soon as you receive it.
- When using a debit card at a store, remember to get the card back from the merchant.
- Ask for and tear up carbon copies.
- Check your sales slips against your checking account statement to verify the charges.
- Never keep your ATM or debit card in the same place as your personal identification number (PIN).
- Always protect your ATM and debit cards as if they were cash. Check periodically to be sure you have them.
- Never give out any information, over the phone or in person, about your debit card, except to an authorized bank representative. Do not give your PIN to *anyone*.
- Report all lost or stolen cards to the financial institution's security department.