

PHYSICAL SECURITY

Tips abound for staying safe when banking or transacting online, but it is also important to think about your physical safety when visiting a branch, using an ATM, or entering and exiting any type of building. Protect what's most important, your personal safety, starting with the tips below:



SAFETY AT THE ATM

- When using an ATM after sundown, select an ATM in a well-lit, busy location free of shrubbery and other obstructions.
- Minimize the time spent at the ATM. Arrive at the machine as prepared as possible: Have in hand your ATM card, completed deposit slips and all checks endorsed "for deposit only."
- Count your money and check your slips after you've left the ATM.
- Avoid wearing expensive jewelry or having other valuables with you.
- Be alert, not distracted. Take notice of the people walking by or standing near you.
- Do not accept assistance from anyone you do not know when using an ATM, including strangers offering to help because they say the ATM is broken. It may be just a trick.
- Paper receipts include sensitive information, so be cautious about leaving receipts behind at the ATM. Always dispose of your receipts at home.
- Before inserting your card into the ATM, check for signs of tampering; bad guys can install very tiny skimmers on the card readers that may steal information from the magnetic stripe on the card. Also, shield the keypad when entering your PIN.

SAFETY IN A PARKING LOT

- Park in well-lit areas close to walkways and other people.
- Always lock your car when you get out, but also lock it when you get back in.
- Do not leave valuables in your car. If you must, stow them out of sight so as not to encourage a break-in.
- No matter how tempting, do not leave your car running unless another adult remains inside the vehicle.
- Avoid talking on the phone or using headphones when leaving or returning to your vehicle. You want to be alert to your surroundings at all times in a parking lot so that you can hear an approaching car or other people.
- Have your keys in your hand. Walk with a purpose. Look around and under your vehicle as you are approaching it. Try to avoid looking for your keys while at your car door.



SAFETY ENTERING/EXITING BRANCHES

- Avoid carrying large sums of money. If unavoidable, consider asking a companion to accompany you when making a large cash withdrawal or deposit.
- Walk with a purpose and avoid distractions such as texting on your phone or listening on headphones.
- Avoid informing people (even close associates) that you are going to withdraw or deposit money at a bank.



SAFETY FOR BUSINESS CUSTOMERS

Small and medium-size businesses that are cash-based and need to make large deposits or cash withdrawals should consider the additional tips below:

- Alternate the days, times and routes taken to the bank when making deposits or large withdrawals. Utilize different branches in the area, as this will allow you to alter your banking pattern further.
- Avoid driving to the bank in a company-branded vehicle.
- Do not carry cash in bank bags, briefcases or deposit books, as this will make it obvious that you are carrying cash.
- Avoid making withdrawals on high-risk days such as the first Monday, Friday or Saturday of a month or just before the end of a month.

PHYSICAL SECURITY AND CELLPHONES

Be aware of your surroundings while in public.

Talking on a phone may prevent you from being aware of your surroundings, including other people and potential dangers.

Texting while walking is not a skill. It is a distraction from navigating safely around all obstacles to your destination.

Clean your phone. Our phones pick up germs from all the places we go. Use an antibacterial phone cleaner regularly to make sure your phone isn't a health hazard to you.



DRIVING MODE

Abstain from talking on a cell phone while you are driving. This is distracted driving and is illegal in many states. It puts you, your passengers and others in your path at risk.

Set your cell phone to driving mode. With this setting available today on many phones, any incoming text messages will be automatically replied to informing that person that you are driving and will respond at a safe time.



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