ATM Safety Notice

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines pursuant to <u>7 TAC §3.92</u> of the Texas Administrative Code. Please read the following safety precautions:

- 1. At walk-up and drive-up ATMS:
 - Be aware of your surroundings and exercise caution when withdrawing funds.
 - Inspect ATMs for tampering or for unauthorized attachments that capture information.
 - Put cash away immediately.
 - Don't count cash until you're in a locked enclosure (e.g. your car or home).
 - Make sure no one is watching you enter your code or PIN.
 - Keep your doors locked and engine running at a drive-up ATM.
 - Always leave enough room between vehicles to allow for a quick exit at a drive-up ATM.
 - Before rolling down the window to use a drive-up ATM, observe the area for suspicious activity.
 - If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call law enforcement.
- 2. Protect your ATM or debit card:
 - Treat your card as if it were cash.
 - Safety envelopes may prevent unauthorized scanning of debit cards with imbedded chips.
- 3. Reporting a lost or stolen ATM or debit card to SECURITY STATE BANK:
 - Call 830-334-3606 or after hours 800-500-1044 to report the loss or theft. Your liability may increase the longer the loss or theft goes unreported.
 - Obtain a new card and PIN.
 - If your checkbook, social security card or number, driver's license or number, etc. was lost or stolen, close your account and open a new one.
- 4. If a crime was committed, file a report with law enforcement where the crime occurred, and obtain a copy of the offense number.
- 5. If you see suspicious persons or circumstances:
 - Do not use the ATM at that time.
 - If you began a transaction, cancel it, take your card, and leave.
 - Come back at another time or use another ATM.
- 6. Store ATM receipts in a secure location or shred them.
- 7. Do not give information about your cards on the telephone or the Internet, unless it is a trusted merchant and you initiated the transaction.
- 8. Review your bank statement immediately, and periodically review your account on line. Compare your ATM receipts against your statement or your online account.
- 9. When finished using a card online, log out of the website rather than merely closing the web browser.
- 10. If you suspect any questionable activity at an ATM or detect any unlawful use of your ATM or debit card, always note the date, time and location of the problem.