



Fighting Back Institute

Making A Difference...One Life at a Time



ATM Safety

Robberies against consumers using ATMs are one of the fastest growing crimes.

Widespread placement of ATMs, along with greater ease of use, have provided consumers with a very convenient way of extracting money from their personal savings, checking, or credit card accounts. However, this convenience also comes with some risk.

Facts About ATM Robberies:

- Most banking with ATMs is done at night between the hours of 6:30 PM to 4:00 AM.
- Most ATMs are in isolated locations.
- Most ATM robberies occur at night between 6:30 and midnight.
- ATMs only handle 12% of the total banking transactions but experience over 60% of the crimes.

Profile of an ATM Robber and Victim:

- Most ATM robbers work alone.
- Most are males under the age of 30 years.
- Most are addicted to drugs or alcohol.
- Most will claim to have a concealed weapon or will produce a weapon.
- Most will position themselves within 50 feet while waiting for a victim to approach and withdraw cash.
- Fifty percent of the robberies will occur after the cash withdrawal.
- Most ATM robbery victims are women.
- Most victims are alone when robbed.
- Most victims claim that they never saw the robber coming.
- Most ATM robbers will take other valuables such as purses and jewelry.



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Protective Countermeasures:

- Memorize your PIN number.
- Try to do all your banking during daylight hours.
- Use ATMs that you are familiar with.
- Only use ATM machines in a well-lighted, open, high-traffic area, such as inside malls or busy markets.
- If lights around the ATM are not working, don't use that machine
- Avoid bank ATM machines that are near obvious hiding places like shrubbery or overgrown trees. ATM robbers like to have the element of surprise and no witnesses.
- Choose an ATM that looks and 'feels' safer, even if it is a couple of miles out of the way. Take someone with you after hours, if you can.
- As you approach an ATM, observe the area for people that could be questionable or threatening.
- Make the process as quick as possible by having your card ready, not counting your cash in public, and putting away your cash and card immediately.
- If anyone suspicious or seemingly dangerous approaches, terminate your transaction and leave immediately, even if it means running away and leaving your ATM card in the machine.
- Run or drive away immediately if you feel threatened in any way.
- Don't engage strangers in conversation during an ATM transaction.
- Should you be robbed, don't resist and give up the cash immediately.
- Don't fight with or attempt to follow the robber.
- Don't let the robber take you hostage.



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If In a Car:

- Make sure there is no one hiding or any suspicious persons loitering in the area of the ATM.
- Pay attention to your gut feelings. If you sense something is wrong, it usually is.
- Listen to your gut instinct and drive away.
- Memorize your PIN number.
- Keep your doors locked and the car in gear, with your foot firmly on the brake, while using the ATM machine.
- If you see anyone approaching, drive off immediately, regardless if your ATM card is still in the machine or not.
- Watch all around you by using side and rear view mirrors during the transaction. Robbers nearly always attack from the rear on the drivers' side.
- Make the process as quick as possible by have your card ready, not counting your cash in public, and putting it away immediately.
- If an armed robber demands your cash, card, or both, immediately pitch them both out the window and take off with the car as soon as they go for the money.
- If the robber should try to enter the car, attempt to drive away or escape out the other side of the car.
- Call the police immediately and report the incident.

Watch For Identity Thieves

Thieves have discovered, in record numbers, how to use simple tools like cell phone cameras, high-powered binoculars, or hidden cameras the size of a dime to capture vital security codes and information. The following are some important steps you can take to keep from becoming a victim of this type of crime.

- Cover the screen and touchpad with your body while making your ATM transaction regardless if someone is nearby or not. Thieves can be watching from blocks away with the use of high-powered binoculars and or cameras.
- The bank will have a camera facing directly at you; however, should you see a camera to the side or behind you facing the screen or keypad, consider leaving and go to another ATM. At the very least, attempt to cover the screen and keypad with your body and report the incident immediately to the police, bank, or ATM machine owner.