

## ATM / NIGHT DEPOSIT USER PRECAUTION NOTICE

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful.

The following suggestions may be helpful.

- When using an ATM machine, remain aware of your surroundings and exercise caution when withdrawing funds.
- Inspect ATM machines before use for possible tampering, or for the presence of an unauthorized attachment that could capture information from the card or your PIN.
- Refrain from displaying cash by putting it away as soon as possible. Only count your cash when you feel it is safe to do so.
- Block the view of others when using an ATM. Stand between the ATM and anyone waiting to use the ATM. Shield the keypad as necessary when entering your PIN and transaction amount so that others cannot observe the entry.
- Treat your ATM or debit card like cash. Store your card in a safe place. Keep your PIN a secret. If your card has an embedded chip, please keep the card in a safety envelope to avoid undetected and unauthorized scanning.
- If your card is lost or stolen, immediately call your bank to reduce the chance that it will be used improperly. Immediate notice of a lost or stolen card will also limit your potential liability for unauthorized transactions.
- When you make a night deposit or withdraw funds from an ATM, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure the facility is well lighted. If you become uncomfortable, leave the area and come back at another time or use another location for your transaction.
- Always save your ATM receipts; never leave them at the ATM because they may contain important account information.
- Never disclose information about your card in response to an unsolicited e-mail, internet, or phone request. E-mail is a common channel for fraud perpetration. **NEVER** provide your debit or credit card number, PIN or any other non-public personal information to anyone, unless to a trusted merchant in a call or transaction initiated by you. **Your bank will NEVER ask you for your PIN.**
- Review your account statements for unauthorized transactions. Promptly report any errors to the bank.
- ATM transactions and PIN debit purchases require the use of a secret code known as a personal identification number or PIN. Memorize your PIN; NEVER write it on your card or store it with your card. Never let anyone else enter your PIN for you. If making a purchase online, end transactions by logging out of the website instead of just closing the web browser.

We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with our terminals or facility. Let us know if you are aware of a light which is not working or if there is damage to a facility. Please report any suspicious activity or crimes to our bank and the local law enforcement officials immediately.