

## SOME SIMPLE IDEAS ON HOW TO DEFEAT SKIMMERS ON ATMs

Several incidents of skimming devices found on area ATM machines in the St. Louis area have been reported in recent weeks. This email is being sent to help you spot possible skimming devices and to protect your private financial information.

ATM skimming is the theft of card information. It occurs during legitimate transactions from ATMs.

To steal your information, thieves install electronic devices called skimmers over the normal card reading slot of ATM machines. These skimmers record the data from the magnetic strip on the back of your card. A tiny camera is often hidden near a skimmer to record your PIN as it is entered.

The thieves then use all of the information they have gathered to manufacture counterfeit cards, make purchases and withdraw funds from your accounts.

Skimming devices come in many forms and can be hard to detect. The image on the next page illustrates how a skimming device and hidden camera can be installed on an ATM. (Actual devices may vary from this example.)

Here are some simple ideas to defeat skimmers:

- **Avoid stand-alone ATMs** - Try to use ATMs machines under video surveillance that are located at a bank, preferably inside the lobby area. They're less likely to be tampered with.
- **Pay careful attention** to what the card reader and keypad normally look like on the ATMs you use most frequently.
- **Check for tampering** - Before putting your card into a reader check it for tampering. Look for anything different or misaligned. If it looks suspicious, do NOT use the machine.
- **Wiggle everything** - Don't use an ATM if the card reader appears to be added on, fits poorly, or is loose. Some thieves place a fake box over the card slot that reads and records account and PIN numbers. ATMs don't have loose parts. If anything jiggles, don't use it.
- **Shield your PIN** - The easiest step you can take to avoid having your PIN stolen is to block your hand typing in the PIN with your other hand. Always assume someone is watching you enter your PIN.
- **Frequently check bank statements** - Criminals are becoming more sophisticated, which means you need to stay vigilant. Stay on top of your bank statements and report any suspicious activity ASAP.
- **Report the theft** - If you are a victim of a skimmer, report it immediately to your financial institution. Call the customer service number on the ATM

immediately if a machine appears suspicious or if it does not function properly.

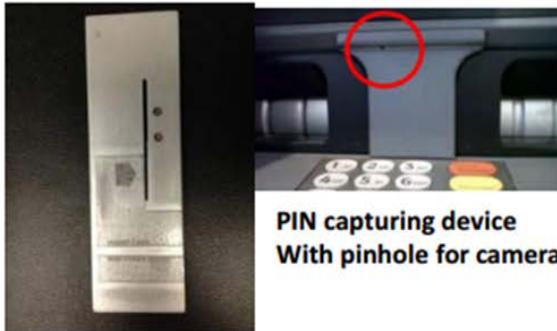
### Several Sample Skimming Device Photos



Door Access Device Skimmer  
&  
PIN Capturing Device



Location of PIN capturing Device camera  
(Usually placed somewhere above PIN pad)



PIN capturing device  
With pinhole for camera

Counterfeit Door Access Device  
Placed over original door access  
Device by lobby door entrance



Skimmer placed over  
the original card slot of the ATM



Skimmer placed over card slot & Partially removed



Skimmer removed from  
ATM