

ATM



SAFETY



SECURITY

How can I protect myself in case I lose my whole wallet?

Consider buying a card registration service. Many companies offer card registration and protection services that will notify all companies where you have credit and ATM card accounts in case your wallet is lost or stolen. With this service, you make only one telephone call to report all card losses instead of calling each card issuer individually.



Also, most card registration services will request replacement cards on your behalf. Registration services vary greatly in cost, but basic ones can start as low as \$10 annually.

It is always important to be aware of your surroundings in public, but especially when approaching and using an ATM.



At a drive-up ATM keep

- All unnecessary windows closed
- All vehicle doors locked
- Vehicle running
- Aware of vehicles to the front, rear, and sides of you

If someone approaches your vehicle on foot, cancel the transaction immediately and leave.



At a walk-up ATM:

- Be alert for anything suspicious
- Park close to the ATM and lock your vehicle
- Park in a well lit area

Using the ATM

Show the person in front of you respect and wait well behind them until they have completed their transaction. If you are using the ATM and someone is closer to you than you would like, politely and tactfully ask him/her to step back. If they don't, cancel your transaction and wait in your locked vehicle or other safe location for them to leave before returning to the ATM.



During your transaction:

- Stand directly in-front of the keyboard to block the view of others
- Never accept offers to assist using the ATM
- Do not enter your PIN if anyone can see the screen or keypad

When you've completed your transaction, place your property in your purse/wallet and leave immediately. If you have a discrepancy with the transaction contact your financial institution, once you've left the ATM. ***Never stand and count your money at the ATM.***

Sense of Security

If you feel or sense someone is following you, walk or drive to the nearest open business or area with a lot of people and call the police.

If you lose or misplace your ATM card immediately report it to your financial institution. The Electronic Fund Transfer Act (EFTA) states that the card issuer cannot hold you responsible for unauthorized withdrawals once reported. If unauthorized use occurs before you report it, the amount you can be held responsible for depends on how quickly you report the loss to the card issuer.

Never tell your access code or PIN to *anyone*.

Never lend your ATM card to anyone; treat it like cash or a credit card.

NEVER HESITATE TO CONTACT UM POLICE

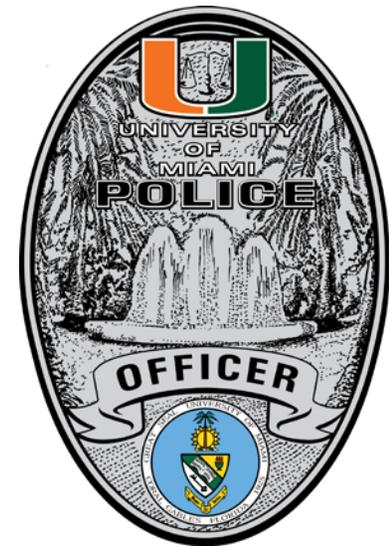
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