

## ATM Safety & Precautions

*This disclosure is a required disclosure given pursuant to Florida Statute 655.963. It is not intended to create any rights or duties as between the parties. The guidelines contained herein are not all inclusive. Users of ATMs should utilize such other precautions as may be appropriate under any particular set of circumstances. The Credit Union expressly disclaims any and all liability as relates to the use of ATMs owned or controlled by the Credit Union except as provided by statute.*

Here are a few tips for safety precautions at the ATM (Automated Teller Machine). Keep in mind that alertness and common sense will carry you a long way in the world of safety! Remember, there is safety in numbers. Whenever possible have another person accompany you when transacting business on an automated teller machine.

**OBSERVE THE SURROUNDINGS . . .** Prior to approaching any ATM be alert for any suspicious persons or circumstances. Should you observe suspicious persons or otherwise feel uneasy or uncomfortable with your surroundings leave the area immediately - do not use the ATM. Come back at a later or more appropriate time or use an ATM at another location. Report any suspicious persons to law enforcement authorities.

**BE READY TO TRANSACT BUSINESS . . .** Before approaching any ATM have your access card and any other paperwork necessary for your particular transaction ready and in your hand. Having to retrieve these items from a purse or wallet is time consuming and allows a potential thief easier access to your valuables. By being ready to transact business before approaching the ATM, your transaction becomes quicker and safer.

**BE COURTEOUS TO OTHER USERS . . .** When approaching an ATM, which is then in current use, do not stand directly behind the person actually using the machine. An adequate distance will allow the person currently using the machine to conduct their transaction securely, privately and confidentially.

**REMAIN OBSERVANT WHILE USING THE ATM . . .** While transacting business at the ATM, continue to observe your surroundings. Be careful not to disclose or otherwise reveal your PIN (Personal Identification Number) to others while using the ATM. Never begin a transaction when strangers have a clear view of the ATM keyboard. Use your body to shield the ATM keyboard as you access the machine. This will allow you to access the machine without disclosing or revealing your PIN. Check your surroundings every few seconds while actually using the ATM. Should you observe any suspicious persons or circumstances terminate your transaction immediately, leave the area and contact law enforcement authorities.

**LEAVE QUICKLY . . .** Upon completing your transaction, retrieving your card and receiving your receipt, immediately leave the ATM area. Do not count or otherwise visually expose any money received from the ATM. Continue to observe your surroundings for any suspicious persons or circumstances such as anyone following or approaching you. If you believe you are being followed you should go to the nearest place where there are people and contact law enforcement authorities.

MCC89

### Make Your Dreams Come True!!!

Whether you dream of a well-deserved vacation or a "Currier & Ives" Christmas, our Club Accounts\* are an easy way to help your dreams come true! Plan ahead -- open yours today!

\*Contact IRFCU for details.



### Read & Feed

**The Problem:** Without school sponsored food programs, this summer many local children won't get the healthy food they need to prosper physically, emotionally and mentally.

**The solution?** Harvest Food & Outreach Center's **Read & Feed Program** ([www.HarvestFoodOutreach.org](http://www.HarvestFoodOutreach.org)). Families with children will be provided with breakfast and lunch staples all summer, along with books and educational opportunities designed for them. It's food for their stomachs, fuel for their minds.

**Your Part:** Indian River Federal Credit Union offices will be collection points for the Read & Feed Program through August 31st. Bring your donations of non-perishable foods, books and school supplies during regular business hours, and help local kids grow healthy this summer.