



ATM and Other Safety Tips

This section is divided into three distinct parts: ATM and Night Depository Safety, PIN and Card Safety and Mail and Phone Safety.

ATM AND NIGHT DEPOSITORY SAFETY

1. Observe your surroundings when using a freestanding ATM facility or night depository. In the event the ATM facility is poorly lit or is in a hidden area, use another ATM facility or night depository. Consider having someone accompany you, especially after sunset.
2. Prepare your transactions at home and have your ATM card or Visa® CheckCard out, and ready for use.
3. Protect your PIN while entering on the keypad so that no one can see you entering it. Do not accept assistance from anyone unknown when using an ATM facility or night depository.
4. Do not display your cash; place your cash in your pocket as soon as the ATM transaction is complete. You can count your cash later when in the safety of your own car, home, or other secure area.
5. Lock the doors of your car and keep the windows rolled up (except for the front, driver side window) when using a drive through ATM facility or night depository. Keep the engine running and remain alert of your surroundings.
6. Turn off the engine, lock the doors and keep the windows of your car rolled up when using a freestanding ATM facility or night depository. Keep the keys to your car handy and remain alert of your surroundings.
7. Cancel the ATM transaction in the event you observe suspicious activity, place your ATM card or Visa® CheckCard in your pocket and leave immediately (confirm the cancellation later). Consider using another ATM facility at a different location.
8. Report any suspicious activity or crimes to the operator of the ATM facility or night depository and to local law enforcement officials immediately.
9. Avoid letting someone unknown enter behind you when using an ATM facility or night depository that requires the use of your ATM card or VISA® CheckCard to open the door.
10. Obtain the transaction receipt before leaving the ATM facility. Mark each transaction in your Account record later when you are in the safety of your own car, home, or other secure area.

PIN AND CARD SAFETY

1. Report your lost or stolen ATM card or Visa® CheckCard immediately as set forth in the BankDirect Disclosure booklet.
2. Sign your new ATM card or Visa® CheckCard immediately upon receipt.
3. Protect your ATM card or Visa® CheckCard as if they were cash.
4. Keep your ATM card or Visa® CheckCard on your person when out (never leave in the glove compartment of your car).
5. Keep your ATM card or Visa® CheckCard and PIN separate.
6. Never write your PIN on your ATM card or Visa® CheckCard or write your PIN on a piece of paper that you keep in your wallet or purse.
7. Refuse to lend your ATM card or Visa® CheckCard to anyone.
8. Never disclose the PIN to your ATM card or Visa® CheckCard to anyone, including personnel at financial institutions, police or merchants.
9. Select a PIN that is not obvious (something other than name, telephone number, date of birth or any simple combination thereof).
10. Verify on a regular basis that your ATM card or Visa® CheckCard are in their allocated place.

MAIL AND PHONE SAFETY

1. Be aware of high-pressure sales tactics. Record the name, address, and phone number of the soliciting organization. Ask for names of the solicitor's customers so that you may obtain references. Lastly, ask questions; the fewer questions that can be answered may be a sign that the solicitation is not legitimate.
2. Report suspicious telemarketing calls to the Attorney General within your state of residence, the National Fraud Information Office at www.fraud.org or the Better Business Bureau (local office).
3. Refuse to offer your personal information over the phone or through the Internet unless you initiated the call or online communication through the company's secure Website.
4. Consult the U.S. Postal Inspection Service with suspicious mail activity. Notify the Post Office immediately if you are no longer receiving mail; you can request that the Post Office trace any forwarding mail orders (remains in postal system for up to 14 calendar days).
5. Notify the Post Office immediately when you are planning to move.
6. Ensure that your mailbox is secure and promptly remove your mail from the mailbox each day mail is delivered.
7. Shred all mail documents which contain your Non-Public Personal Information.