

PARKING LOT SECURITY

- Be alert to your surroundings and other people around you.
- Never display cash in a financial institution parking lot ... if possible, not even a "bank bag."
- When you conduct banking business during the hours of darkness, have someone accompany you.
- Park as near as possible to your destination, e.g., branch entrance, automated teller machine or night depository.
- Establish your banking relationship with a financial institution that provides an obviously safe and secure environment, including the parking lot. Look for the following characteristics:
 - well lighted parking lot and exterior
 - landscaping or other objects which do not provide "hiding places" for robbers
 - located on a well traveled street
 - unobstructed visibility in all directions

*Don't be
a
Victim!*

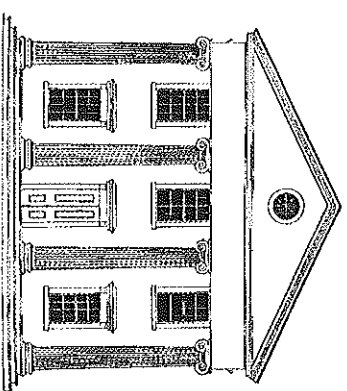
*This pamphlet contains many
common-sense, precautionary
measures to help you avoid
being victimized.*

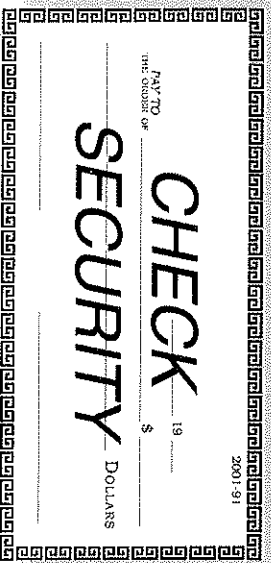
Customers are often victims of crimes which involve their financial institutions. Depending on the type of crime, the customer and/or financial institution can sustain losses of varying severity, and it is conceivable that physical harm may occur during the commission of certain crimes. It behooves you to be aware of such crimes and assume a protective attitude in order to avoid becoming a victim. We have provided brief information on some of these categories of crime, along with safety and security tips that can be helpful to you in attempting to avoid the situations that may cause you to be vulnerable.

**Reduce your chances of
becoming a victim by
reducing opportunities for
crime to be committed!**

*Personal Safety
and
Security*

**FACTS
YOU SHOULD
KNOW®**





A significant number of check fraud losses that occur involve customer accounts. In order to avoid becoming an unwitting victim of fraud schemes, you need to know about the existence and consequences of fraud, proper check issuing, and timely statement reconciliation. Following is a brief list of checking account protection tips.

1. Guard your checkbook and extra (new) checks.
2. Never give your account and routing numbers to people you do not know, especially to anyone over the telephone.
3. Never use your deposit slip for "scrap" paper or notes and then give it to someone. Guard your deposit slips.
4. Properly store or dispose of canceled checks.
5. If your checkbook is lost or stolen, immediately inform us.
6. When traveling for a period of time, it is wise to leave your checkbook at home, locked away, and purchase traveler's checks.
7. Always write checks using ink pens or typewriters — never pencil.
8. Write the payee name, and the dollar amount in both numbers and letters, as far to the left in the allotted space as possible and draw a line through the unused space to the right of the letters and numbers to prevent additions.
9. Balance or reconcile your checkbook register with your monthly bank statements.
10. When writing the payee name on the "Pay to the Order of" line, make sure the name is spelled out so it cannot be altered (e.g., I.B.M. could be changed to I.B. Maroney).



ATM SECURITY

- If possible, avoid using ATMs during hours of darkness. If you must do so, try to have another person accompany you.
- If an ATM facility must be used at night, try to select one in an area that is well lit.
- When possible, try to choose a facility that has limited foliage and is well trafficked.
- Familiarize yourself with security devices in place at the ATM you elect to use.
- Thoroughly observe the area around the ATM before approaching and using the machine. Look for suspicious persons loitering nearby, especially people who remain in parked cars.
- Be cautious of anyone who engages you in conversation as you approach the ATM, while you are using it, or immediately thereafter.
- Be suspicious of anyone who closely observes you while you are using the ATM; protect your PIN from view.
- Spend as little time at the ATM facility as possible.
- Don't count or needlessly expose cash at the ATM. It should be counted in a secure place away from the machine.
- Don't leave your receipt at the ATM because it may contain account information.
- Don't reveal your PIN to anyone in person or over the telephone for any reason, even if the individual represents himself as a bank employee. This is especially important if you have recently lost or had your card stolen.

BANK EXAMINER SCHEME

Swindlers sometimes convince bank account holders to withdraw funds, promising them an immediate windfall or telling them that their money will be immediately redeposited in order to test the honesty of a bank employee. Don't withdraw large sums of cash, either to show to a stranger or give, even for a few minutes, to someone you do not know. One of the most prevalent of these types of con games is known as the bank examiner scheme.

The phony examiner scheme is a popular swindle usually perpetrated against elderly customers. One variation of the scheme involves the con artist impersonating the financial institution's auditor or a law enforcement officer, such as an FBI agent, rather than an examiner. The elements of the scheme are:

1. The customer (victim) is confronted in person or by telephone by a stranger who claims to be a federal/state bank or savings and loan examiner.
 2. The stranger claims an employee of the financial institution is altering deposit records and stealing the funds.
 3. The stranger asks the customer to withdraw funds, mark the money and give it to him. He says that he will then redeposit it, creating a trap if the employee alters the deposit slip and attempts to steal the money. The customer never sees the stranger — or his or her money — again.
- Strangers are not always crooks . . . but crooks are usually strangers!***