

## ATM / Night Drop Safety

As with all financial transactions, please exercise caution when using an ATM or our night depository. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare your transaction at home to minimize your time at the night depository.
2. Mark each transaction in your account record, but not while at the ATM. Always save your ATM receipts. Don't leave them at the ATM because they may contain important account information.
3. Compare your records with the account statements you receive. Look up your deposits and withdrawals on this Internet banking service.
4. Don't lend your ATM card to anyone.
5. Do not leave your card at the ATM. Do not leave any documents at the night depository.
6. Protect the secrecy of your PIN. Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, on the back of the ATM card or on a note in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night depository facility, particularly if it after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or don't use the night depository.
10. Don't accept any assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket the card and leave. You might consider using another ATM machine or come back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later in the safety of your own car, home, or other secure surroundings.
13. At a drive-up facility, make sure all car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and alert to your surroundings.
14. We want the ATM and night depository to be safe and convenient for you. Therefore, please tell us if you know of any problem at the facility. For instance, tell us if a light is not working or there is damage to the facility. Please report any suspicious activity or crimes to both the operator of the facility and local law enforcement officials immediately.