

ATM & NIGHT DEPOSIT FACILITY SAFETY

JSC Federal Credit Union cares about our member's safety and we urge everyone to follow safety precautions when using any ATM or Night Drop Facility. Please exercise caution when using an ATM or Night Drop Facility, and for your own safety, remember to always be careful and alert. The following suggestions may be helpful.

- 1.** Prepare for your transactions before you arrive to minimize your time at the ATM or night deposit facility.
- 2.** Mark each transaction in your account record, but not while at the ATM or night deposit facility.
- 3.** Don't lend your ATM card to anyone.
- 4.** Do not leave your ATM card, a receipt, or any other documentation at the ATM or night drop facility.
- 5.** Protect the secrecy of your personal identification number (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. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write you PIN where it can be discovered, such as on the card sleeve or anywhere in your wallet or purse.
- 6.** Prevent others from seeing you enter your PIN by using your body to shield their view.
- 7.** 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 funds transfers for additional information about what to do if your card is lost or stolen.
- 8.** When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility. At night, be sure that the facility (including the walkways and parking area) is well lighted. Consider having someone accompany you when you enter the facility. If you observe any problem, go to another ATM or night drop facility.
- 9.** Don't accept assistance from anyone you don't know when using an ATM or night drop facility.
- 10.** 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 your card, and leave. You might consider using another ATM or coming back later.
- 11.** Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home or other secure surroundings.
- 12.** At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled-up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- 13.** We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problems with a facility by calling us at 281.488.7070 or 800.940.0708. For instance, let us know if a light is not working or if there is any damage to a facility. Please report any crimes to both the operator of the facility and the local law enforcement officials immediately.

To report a problem with any JSC FCU ATM or Night Drop, please call us at 281.488.7070 or 800.940.0708.

To report a lost or stolen JSC FCU ATM Card, please call 281.488.7070 or 800.940.0708.

To report a lost or stolen JSC FCU VISA Check Card or VISA Credit Card, please call 866.692.9364.



Federal Credit Union

www.jscfcu.org

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