

## **Skimming on Thin Ice: ATM Fraud**

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Last month we learned about the Phish; now it is time to talk about the Skim.

The use of an ATM is so convenient that many of us carry very little cash in our wallets. Last week I witnessed a women paying for a 50 cent apple with her ATM card.

Some of us can hardly remember what it was like before ATMs, and I know many of us have forgotten that a thief can still steal our financial information even if we have not given out our pin number.

"Skimmers" refer to the device the Fraudster uses to lift the financial information from your ATM card. Many times this will occur at the point of purchase when an unscrupulous employee (at a restaurant, car wash etc.) will swipe your card through for a regular transaction then through the card skimmer (a device similar to the merchant's card machine).

As for a restaurant, it is easy for the wait staff to take your card out of your sight and complete a transaction. It is during this period that they use the card skimmer. You are charged for your meal, sign your bill and go on with your life while your bank account is being drained.

Skimmers have also been placed over real ATM card slots (at banks and gas stations) with a small camera overhead to record the customer's pin number. Many times the thieves are monitoring the transactions in a car just down the block. The camera and equipment can go undetected for a long period of time because the equipment is well concealed and will not be discovered until the ATM is serviced by a professional. That's why many customers at a location can be robbed before the theft is uncovered.

This scam has been reported in every major city all over the world, and has cost bank customers several million dollars each year. Some Criminals have been so bold as to purchase their own private ATMs and place them in public locations (like malls) and use these machines to steal your information.

The next time you use your ATM card remember these tips:

- When handing your card over for a purchase, watch the employee perform the transaction. Stay focused and don't walk away.
- Look at your card statements as soon as you receive them and report anything that was not purchased or for unauthorized withdrawals.
- Don't use private ATM machines.
- Look closely at the ATM machine you are about to use and notice if it looks unusual. Chips or tape are a dead giveaway that the machine might have been tampered with.

Criminals are working double time to get to your money and consumers must continue to be vigilant about their ATM cards.