

ATM / NIGHT DEPOSIT USER PRECAUTION NOTICE

As with all financial transactions, please exercise discretion when using an ATM or night deposit facility. For your own safety, be careful.

The following suggestions may be helpful.

- Block the view of others when using an ATM. Stand between the ATM and anyone waiting to use the ATM. Shield the keypad as necessary when entering your PIN and transaction amount.
- 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.
- ATM transactions and PIN debit purchases require the use of a secret code known as a personal identification number or PIN. Memorize your PIN; **NEVER** write it on your card or store it with your card. Never let anyone else enter your PIN for you.
- If your card is lost or stolen, immediately call your bank to reduce the chance that it will be used improperly. Immediate notice of a lost or stolen card will also limit your potential liability for unauthorized transactions.
- When you make a night deposit or withdraw funds from an ATM, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure the facility is well lighted.
- Always save your ATM receipts; never leave them at the ATM because they may contain important account information.
- Never disclose information about your card in response to an unsolicited e-mail or phone request. E-mail is a common channel for fraud perpetration. **NEVER** provide your debit or credit card number, PIN or any other non-public personal information to anyone in response to an unsolicited e-mail or phone request. Your bank will **NEVER** ask you for your PIN.
- Treat your ATM or debit card like cash. Store your card in a safe place. Keep your PIN a secret.
- Review your account statements for unauthorized transactions. Promptly report any errors to the bank.
- Look for fraudulent devices attached to an ATM. If the ATM appears to have any attachments or alterations to the card slot or keypad, do **NOT** use the terminal. If possible, report the problem to the financial institution as soon as possible.

We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with our terminals or facility. Let us know if you are aware of a light which is not working or if there is damage to a facility. Please report any suspicious activity or crimes to our bank and the local law enforcement officials immediately.