

## **Debit MasterCard and ATM Safety Tips**

- Never disclose your PIN number to anyone! You are the only one who should know the PIN. Do not give it out when making purchases; you should punch in the numbers yourself, and it should be done in a way that others may not observe the numbers pressed. Even TCCU employees have **NO NEED TO KNOW YOUR PIN** for any reason. Do not give it to anyone over the phone or by email or text claiming to be a TCCU employee.
- Observe your surroundings before using an ATM. If the machine is obstructed from view or poorly lit, visit another ATM.
- Take a friend with you - especially at night.
- Have your card out and ready to use.
- Shield the screen and keyboard so anyone waiting to use the ATM cannot see you enter your PIN or transaction amount.
- Put your cash, card and receipt away immediately. Count your money later, and always keep your receipt.
- If you see anyone or anything suspicious, cancel your transaction and leave immediately. If anyone follows you after making a transaction, go to a crowded, well-lit area and call the police.
- When using an enclosed ATM that requires your card to open the door, avoid letting strangers follow you inside.
- When using a drive-up ATM, make sure all passenger car doors are locked and windows are up.
- Do not leave your car unlocked or engine running when you get out to use an ATM.
- While many ATMs are available 24 hours a day, some may be open only during local business hours. To be on the safe side, plan your withdrawals ahead of time.
- Check with TCCU to determine what the daily limit of funds that can be withdrawn from your account is. You can do this via Access 24 telephonic banking, TCCU@Home Internet banking, or TCCU Mobile Phone banking.

## **Tips When Traveling Abroad**

- International ATMs may save you money. Withdrawals are dispensed in local currency and are debited from your account in U.S. dollars based on a favorable exchange rate.
- All MasterCard/Maestro/Cirrus ATMs feature easy-to-read instructions in English and the local language.
- Some international ATMs are available only during normal business hours. Hours vary from country to country.
- Most international ATMs do not permit transactions involving multiple accounts. Most likely, your transaction will be routed to your primary account.
- Four-digit numeric PINs are standard in most countries.
- Apply the same ATM safety tips abroad that you would at home.