

Protect Yourself against Debit Card Fraud



Use familiar ATM machines

Use Bank ATM machines, stay away from ATM machines in restaurants, retail stores and airports as these are more likely to be targets for fraudsters.



Fake Card Reader

"Wiggle" the Card Reader at the ATM machine or Gas Pump, if it moves even a little go somewhere else.

<http://krebsonsecurity.com/all-about-skimmers/>



Strangers and Friends

Be aware of others near you at the ATM machine. People standing too close may read over your shoulder or take a photo of your card with their cellphone.



Hide your PIN

Cover the Number pad with your free hand while at the ATM machine so that no hidden cameras can read your PIN as you type.



Trust your instincts

If something doesn't seem right with the machine, go somewhere else. Stay away from dirty machines or machines that appear broken or altered in any way.



Travel Scams

Watch out for Travel scams, these may be advertisements for cheap trips from less common travel companies. If it seems too good to be true, it usually is.

<https://www.consumer.ftc.gov/features/feature-0027-travel-scams>



Protect Your Card

Keep your Debit and Credit cards in an RFID protective wallet to prevent a Fraudster from using a skimming device to scan and steal your card information.



Online Store Security

When you are using an Online store's checkout, be certain that

the site is using "HTTPS:" in the web address shown in your browser. The "S" on the end stands for Secure. If it only has "HTTP:" shop elsewhere.

<https://www.usa.gov/online-safety>



Fake Website Scam

Be wary of links to websites that are advertised on other websites such as Social Media (Facebook, etc...) these links can lead you to

a scammer website that looks legitimate but isn't. If shopping Online, always type in the correct web address of the store you wish to use in your browser. Avoid shopping at unfamiliar or untrustworthy sites; use established stores. Have your Anti-virus software set to show you which sites are trustworthy if available.

Deceptive Sales Deals

Be wary of advertising that promises excellent deals to lead you to click on their website. When in doubt use an established Online store.

Phone Scams

NEVER give your Debit card information out to anyone who calls you. Many thieves call pretending to be from a legitimate company. If they are from a company you already deal with, they will already have your information.

<http://www.consumer.ftc.gov/articles/0076-phone-scams>



Charity Fraud

Only donate to well-known Charities... for more info click the link below.

<http://www.ftc.gov/charityfraud>

Be Attentive

Keep phone numbers up to date with Franklin Bank so that we can reach you if you have a suspicious charge on your account.

Check your Bank account balance frequently.

Change PIN numbers frequently.

Limit ATM machine visits.

