

# Automated Teller Machine ("ATM") Safety Tips

1. Plan ahead to minimize your time at an ATM. Prepare as much of your transaction in advance as you can at your home or office by filling out your deposit slip or envelope, if required, and endorsing the checks "for deposit only" to your account.
2. When you approach an ATM location, look around and be alert to your surroundings, especially in areas unfamiliar to you. If you observe any person who concerns you or unusual activity near the location at any time, do not use the ATM and go somewhere else. At night, if the ATM location is not well lighted, do not use it and go somewhere else.
3. Consider going to an ATM location with someone you know and trust. If the ATM is in an enclosed facility that requires entry using an access device, close the entry door completely upon entering and exiting. Do not permit any unknown person to enter the facility with you after regular banking hours. Do not accept assistance from anyone you do not know and trust when using an ATM.
4. Prevent others from seeing you enter your personal identification number ("PIN") when using an ATM. Consider using your body to shield the view of the keypad.
5. If you notice anything suspicious or that concerns you or if any other problem arises after you begin your transaction, cancel the transaction, recover the card you are using from the ATM and leave.
6. When your transaction is complete, recover your card, your receipt and any cash you have requested from the ATM. Place the cash securely on your person before exiting the ATM facility. Do not display money taken from the ATM. Put the money away and wait until you are in safe place to verify it. Mark each transaction in your account record but do so away from the ATM in a safe place. Save your receipt and do not leave a receipt at the ATM location because it contains important account information. Compare your records with your account statement when it is available.

7. When using a drive-up ATM facility, lock your car doors and roll up all the windows except the window you are using to access the ATM. If you keep your engine running, be sure your car is in "park" or "neutral" and the brake is set.
8. Do not let anyone else use your card. Do not disclose your PIN to anyone else, even if the person is offering assistance. Do not write your PIN on your card. If you lose your card or it is stolen or your PIN is lost, stolen or compromised, report the loss to us at once.

**PLEASE NOTE:** The activity at our ATMs is being recorded by surveillance cameras.

In the event of an emergency, contact your local police by telephone or dial 911.

Please report any complaint you may have concerning the safety or security of any of our ATMs to our Corporate Security Department at telephone number 213-427-5454.

In New York, complaints about the security of our ATMs may also be reported to the New York Department of Financial Services at telephone number 800-342-3736. Use the nearest available public telephone to call the police if emergency assistance is needed.

