

First for Fighting Fraud Together - Don't Skim the Details **by: Keith Hughes, Vice Chairman and CEO**

First National Bank of Hutchinson continually works to ensure our customers bank in a safe and secure environment. In recent months there have been increasing reports of ATM skimming. I am pleased to report that we have not had an occurrence at an ATM owned by The First. I do want to pass along a few tips to help you be aware when using any ATM

- 1. Eye Check.** Always check the ATM device for any physical irregularities. This can be colors that don't quite match the rest of the ATM, or screen graphics do not properly aligned with buttons. In most cases the card reader and keyboard should be firmly attached. If you can move them easily this is an indication that either a keyboard or card reader overlay may have been placed on the ATM.
- 2. Location.** Reports have indicated that 60% of skimming incidents have occurred at non-bank ATMs. An easy way to help mitigate your risk is to choose to only use ATMs that are on bank property.
- 3. When in Doubt.** If ever in doubt, do not use the ATM and report your suspicions to the ATM owner immediately.
- 4. Be Observant.** Be careful to shield your PIN number from those around you. Consider using ATMs in well-lit locations with lots of activity for cash transactions.



Example of a keyboard overlay designed to steal debit card PIN Numbers.

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