

Protecting Your ATM Card

- Keep your card in a safe place to avoid damage.
- Memorize your Personal Identification Number (PIN). Never write the PIN down on anything in your wallet or on the card itself.
- When selecting a PIN, avoid numbers and letters that relate to your personal information. For example, don't use your initials, birthday, telephone or Social Security number. If you have such a number, contact your bank and get a new PIN issued.
- Immediately report a lost or stolen card to BNBL.
- To help guard against fraud, keep your ATM receipts until you check them against your monthly statement.

Common Sense Usage Tips

- 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.
- Check with BNBL to determine the daily limit of funds that can be withdrawn.