

## Using ATMs, Long Distance Phone Services, & Credit Cards

### *Protect Your Personal Identification Number (PIN)*

- The PIN is one method used by banks and phone companies to protect your account from unauthorized access. A PIN is a confidential code issued to the cardholder to permit access to that account. Your PIN should be memorized, secured and not given to anyone, not even family members or bank employees. The fewer people who have access to your PIN, the better.
- Never write your PIN on ATM or long distance calling cards. Don't write your PIN on a piece of paper and place it in your wallet. If your wallet and card are lost or stolen, someone will have everything they need to remove funds from your account, make unauthorized debit purchases, or run up your long distance phone bill.

## Protect Your Privacy and the Privacy of Others

Be aware of others waiting behind you. Position yourself in front of the ATM keyboard or phone to prevent anyone from observing your PIN. Be courteous while waiting at an ATM or pay phone by keeping a polite distance from the person ahead of you. Allow the current user to finish before approaching the machine or phone.

## Protect Your ATM Cards

- An ATM card should be treated as though it were cash. Avoid providing card and account information to anyone over the telephone.
- When making a cash withdrawal at an ATM, immediately remove the cash as soon as the machine releases it. Put the cash in your pocket and wait until you are in a secure location before

counting it. Never use an ATM in an isolated area, one that is not well-lit or where people are loitering.

- Be sure to take your receipt to record transactions and match them against monthly statements. Dishonest people can use your receipt to get your account number. Never leave the receipt at the site.

## Protect Your Credit Cards

- Only give your credit card account number to make a purchase or reservation you have initiated. Never give this information over a cellular phone.
- Never give your credit card to someone else to use on your behalf.
- Watch your credit card after giving it to store or restaurant clerks to protect against copies being made or additional purchases being completed. Monitor your account closely for irregularities..
- Protect your purse or wallet, especially when traveling or in crowded situations.
- Save all receipts, and compare them to your monthly statement. Report any discrepancies immediately!
- Keep a master list in a secure place at home with all account numbers and phone numbers for reporting stolen or lost cards.

## Lost or Stolen Cards

Always report lost or stolen cards to the issuing company immediately. This limits any unauthorized use of your card and permits the company to begin the process of issuing a new card.

Crime can be random. But there are steps that limit your chances of becoming a victim. Being aware of the threat of crime—and alert to what you can do to prevent it—will go a long way toward making your electronic transactions safe and private.



## Ukiah Police Department

# Protecting Your Privacy

*Keep an Eye on Your Private Information*



Enterprising criminals can gather enough information about you through the debris of everyday electronic transactions to pretend that they are you. Once this happens, they can gain access to all your financial information.

The most common way thieves go about getting this information is by stealing your wallet; however, other ways include looking over your shoulder at ATMs and phone booths to capture your PIN (Personal Identification Number); stealing mail from your mailbox; digging through your discarded trash; and fraudulently ordering a copy of your credit records.

And before you think, “I don’t have a credit record,” think again. As soon as you open a bank account, get a credit card or a loan, or start a store account, you’ve got a credit record.

To prevent this from happening to you:

- Don’t give out your social security number. Do not use your social security number on your driver’s license or checks.
- Shred all credit card offers, ATM receipts, bank statements, credit card statements, and other printed materials that have your account numbers on them.

## A Word on Passwords

Whether you are on the Internet or an online banking program, you are often required to use a password. The worst passwords to use are the ones that come to mind first: name, spouse’s name, maiden name, pets, children’s name, even street addresses, etc. The best passwords mix numbers and symbols with upper and lower case letters. A password that is not found in the dictionary is even better. There are programs that will try every word in the dictionary in an effort to crack your security.

Don’t be a “Joe”—someone who uses their name as their password.

The weakest link in a security system is the human element. The fewer people who have access to your codes and passwords the better. Avoid breaks in your security by:

- Changing your password regularly.
- Memorizing your password. If you have several, set up a system for remembering them. If you do write down the password, keep it at home or hidden at work. Don’t write your password on a post-it note and stick it on your monitor or hard drive.
- Setting up a special account or setting aside a different computer at work for temporary help and other unauthorized users.
- If you have the option of letting your computer or a website remember your password for you, don’t use it. Anyone who uses your machine will have automatic access to information that is password protected.

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*Don’t send confidential, financial, or personal information on your e-mail system, over the Internet or over cell phones.*

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## Shopping in Cyberspace

Ordering merchandise from the Internet is a popular way to shop. You can prevent problems before they occur by:

- Doing business with companies you know and trust. If you haven’t heard of the company before, research it or ask for a paper catalog before you decide to order electronically. Check with your state consumer protection agency on whether the company is licensed or registered. Fraudulent companies can appear and disappear very quickly in cyberspace.

- Understanding the offer. Look carefully at the products or service the company is offering. Be sure you know what is being sold, the quality being specified, the total price, the delivery date, the return and cancellation policy, and all terms of any guarantee.

- Using a secure browser that will encrypt or scramble purchase information. If there is no encryption software, consider calling the company’s 800 number, faxing your order, or paying with a check.

- Never giving bank account or credit card number or other personal information to anyone you don’t know or haven’t checked out. And don’t provide information that isn’t necessary to make a purchase. Even with partial information, con artists can make unauthorized charges or take money from your account. If you have an even choice between using your credit card and mailing cash, check or money order, use a credit card. You can always dispute fraudulent credit card charges, but you can’t get cash back.

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*Always report spam (unsolicited e-mail) to your online service provider.*

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Safety, Professionalism, Community Service

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