



AN ATM SAFETY GUIDE

Intermediate ESL Level

I. Pre-reading

Do you keep your money in a bank? Does your bank have branches? Do you have an ATM card? Do you know what ATM means?



II. Vocabulary

unusual
immediately
unauthorized

reimbursed
minimize
suspicious

at once
flash
put away

III. Reading

If you have an automated teller machine (ATM) card, be alert, cautious and careful. Follow these ATM safety tips:

BE ALERT



Use common sense

Trust your eyes, ears and feelings. Only use ATMs where you feel safe.



Stop, look and watch

If you think someone is following you when you use your ATM card, move quickly to a safe, crowded area. Don't stay at the machine.



Know the ATM

Do not use the ATM if:

- the ATM looks different or
- the ATM has any **unusual** signs.

Contact the bank and report the problem **immediately**.





Guard your card

Tell your bank immediately if:

- your ATM card is lost or stolen or
- any **unauthorized** ATM transactions appear on your account statements.

You should be fully **reimbursed** if you notify your bank promptly. Treat your ATM card like cash. Guard your ATM/debit card as carefully as cash, checks and credit cards.

BE CAUTIOUS



Keep your personal identification number (PIN) a secret

- Memorize your PIN.
- Stand between the machine and anyone behind you.
- **NEVER** tell your PIN to anyone.
- **NEVER** write it on your card or keep it with the card.
- **NEVER** let someone else enter it for you.



Practice safety

1. At your walk-up ATM:
 - a. **Minimize** time spent at the ATM.
 - b. Have your card ready to use.
 - c. While using your card, if anyone or anything seems **suspicious**, press cancel and leave immediately.
 - d. **NEVER** let a stranger help you at an ATM.
2. At your drive-up ATM:
 - a. Keep your car engine running.
 - b. Make sure your doors are locked.
 - c. Only open the driver's window.
 - d. If something seems unusual, drive away **at once**.



Don't flash cash

- **Put away** your money, receipt, card and wallet right away.
- Never walk around with cash in your hand.



BE CAREFUL



Protect your purchases

When using an ATM, place your bags and purchases between you and the machine where you can easily see them.



Play it safe at night

Choose an ATM that is well lit. There is safety in numbers, so bring along a friend if you can.

IV. Post-reading

True or False?

1. T F Write your PIN number on your social security card so you won't forget it.
2. T F Never walk around with cash in your hand.
3. T F Don't shut off your car engine at the drive-up ATM.
4. T F Take your time at the ATM. There is no hurry.
5. T F To be safe, bring a friend to the drive-up ATM at night.
6. T F If you have a problem at the ATM, ask another customer for help.
7. T F If your ATM card is lost, don't worry because you may find it soon.
8. T F Make sure your ATM is well lit.

Choose the correct answer.

1. If your ATM card is lost or stolen, notify _____
your teacher your bank the police
2. How should you feel at your ATM? _____
nervous unhappy safe
3. What should you keep secret? _____
phone number PIN number your address
4. In your car at the ATM, what should you open? _____
driver's window trunk door
5. What should you have ready at the ATM? _____
your purchases your card your keys

V. Activities

If you are working with a tutor or a partner, discuss your answers.

1. Make a list of what you should be careful about at the ATM.
2. Write down what your friends and family members do to keep safe at the ATM.
3. Do you know anyone who was robbed at the ATM? Look for newspaper stories about robberies at the ATM.
4. The next time you use your ATM card, take note of how the machine looks and where it is.

