



Tips for ATM Safety

- Observe your surroundings. If the ATM is obstructed from view or poorly lit, go to another machine.
- Take along a friend, if you can, especially at night.
- Be prepared. Have your card in hand when you approach the ATM.
- Look for suspicious activity. If you feel uneasy, cancel your transaction and leave area immediately.
- Don't display your cash. Put it away immediately and always keep your receipt.
- If you leave your car to walk to an ATM, always lock the car before approaching the machine.
- If you drive up to an ATM, be sure to keep your doors locked and engine running while conducting your transaction.
- If you are followed after using an ATM, go to a crowded, well-lit area and call the police.
- Report any incident immediately to West Texas State Bank and your local police.

Tips for Card Safety

- Get personal. Sign your card as soon as you receive it.
- Trust your memory. Don't write your personal identification number (PIN) on your card. Memorize your PIN, or if necessary, store the number in a safe place separate from your wallet or wherever you keep your card. If you select your PIN, select one that is easy for you to remember, but difficult for someone else to guess. Do not use your birthday, phone number, or social security number as your PIN.
- Keep it secret. Never give your PIN to another person, especially a stranger.
- Be prepared. Make and store a record of you card numbers along with telephone numbers for reporting lost or stolen cards.
- If you lose it, report it. Call West Texas State Bank immediately if your card is lost or stolen. Your timely response can help protect your account
- Save the receipt. Save your sales receipts and review them against your statement, making sure the information is correct. If you see a purchase you don't recognize, contact West Texas State Bank immediately.

- Keep a secret. Tear up and discard any sales slip copies you don't need. Strangers can use your account numbers to make unauthorized purchases, or counterfeit your card.
- Too good to be true? Never give your card number to anyone or any organization to receive a free gift.

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