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ATM Skimming Resurfaces in Illinois Illinois Bankers Association Provides Tips on ATM Safety and Awareness

The Illinois Bankers Association is aware of several recent incidences of Automated Teller Machine “skimming” that have occurred in the state. Skimming involves a device that is fraudulently attached to an ATM at the point where the card is inserted into the machine. The fraudulent device reads the magnetic strip on the back of the card thereby capturing account information. Similar scams have surfaced in recent years, and they have quickly subsided as more and more consumers become aware of skimming tactics.

If such a device is detected or if the card insert opening looks suspicious, consumers should not use that ATM and are asked to call their bank and local police department.

ATM card safety tips from the Illinois Bankers Association

- Thieves have targeted some stand-alone ATMs or retailers’ point-of-sale machines for “skimming” scams. They rig the “swipe” machine with a device that can capture the magnetic stripe and keypad information.
- Be wary of nearby strangers or “good Samaritans” that offer to help you, particularly when an ATM “eats” your card. They could be trying to obtain your card and PIN. Also be wary of “shoulder surfing” where the person behind you is close enough to read the information you enter into the machine.
- If an ATM looks suspicious - for instance, if it has a discolored card reader or an unresponsive keypad - use another machine.
- Check your bank statements regularly. Make sure all payments are yours.
- Contact your bank immediately if your card is lost, stolen or subject to fraudulent use.
- Memorize your PIN. Never store it with your card.
- Keep your receipts. You’ll need them to check your statement. If they have your account number on them, shred them before throwing them away.
- Know your limits. Many issuers limit daily purchases and withdrawals for your own protection.
- If you suspect something is amiss, contact your bank and your local law enforcement agency.

The Illinois Bankers Association is a full-service trade association dedicated to creating a positive business climate that benefits the entire banking industry and the communities they serve. Founded in 1891, the IBA brings together state and national banks and savings banks of all sizes in Illinois. Collectively, the IBA represents nearly 90 percent of the assets of the Illinois banking industry, which employs more than 100,000 men and women in nearly 5,000 offices across the state.