

NOTICE OF ATM USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an ATM. For your own safety, be careful. The following suggestions may be helpful.

- Mark each transaction in your account record, but not while at the ATM. Always save your receipts. Do not leave them at the ATM because they may contain important account information.
- Compare your records with the account statements you receive.
- Do not lend your ATM card to anyone. Remember, do not leave your card at the ATM.
- Protect the secrecy of your Personal Identification Number (PIN). Do not tell anyone your PIN. Do not write your PIN where it can be discovered. For example, do not keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view.
- If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic funds transfers for additional information about what to do if your card is lost or stolen.
- When you make an ATM transaction, be aware of your surroundings. Look out for suspicious activity near the ATM facility, particularly if it is after sunset. At night, be sure that the ATM site (including the parking area and walkways) are well lighted. Consider having someone accompany you when you use the ATM after sunset. If you observe any problem, go to another ATM facility.
- Do not accept assistance from anyone you do not know when using an ATM.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Do not display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
- At a drive-up ATM, be sure to lock all car doors and have all windows rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM to be safe and convenient for you. Therefore, please tell us if you know of any problem with an ATM facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the ATM and the local law enforcement officials immediately.