



Community Bank of Bergen County, NJ

ATM/Visa Debit Card Safety Tips

Fraud is an ever-growing problem. It is in your best interest to take precautions to protect yourself while doing transactions using your Visa ATM/Debit card. As part of our ongoing efforts to serve all of your financial needs, here are several suggestions to help increase your personal safety and reduce the risk of fraud.

Protecting your Debit Card

- ✓ Always protect your Community Bank of Bergen County, NJ Visa Debit/ATM Card and keep it in a safe place, just like you would cash etc.
- ✓ Sign your card on the signature panel as soon as you receive it.
- ✓ Always take your receipt and save them to use to record your transactions.
- ✓ Compare your receipt(s) with your account statements.
- ✓ Do not leave your card lying around the house or on your desk at work. No one should have access to the card but you!
- ✓ If your ATM/Visa Card is lost or stolen, notify us by calling:
 - **Visa Debit Card** – Call CBBC Visa Department at (201)587-1333 ext.1595. If after hours, call Visa Customer Service at 1-800-554-8969.
 - **ATM Card** – Call only CBBC ATM department at (201)587-1333 ext.1595
- ✓ Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your Card. Never disclose your PIN number to anyone, including family members, bank staff, or police. You are responsible for keeping the PIN number secure.
- ✓ NOTE: Community Bank will never direct our cardholders to call a phone number to update Debit Card or personal information. Never give any personal information or your pin number to anyone. Please note bank employees would never ask you for your PIN#.
- ✓ You may be notified by our fraud detection center, EnFact to verify the validity of transactions made using your VISA debit card.
- ✓ If you are planning on traveling whether domestic or international please notify the ATM Dept. at (201) 587-1333 ext. 1595 with your card number and dates of travel. Please be aware if you are travelling internationally or attempting to make an online purchase from a foreign merchant you must use your PIN#.
- ✓ Consider registering for the **CardValet Service** –contact your local branch for more details.

Using an ATM

- ✓ Prepare your transaction(s) before going to the ATM to minimize the time you spend at the ATM.
- ✓ Be aware of your surroundings, particularly at night. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.
- ✓ Visually inspect the ATM for possible skimming devices. Make sure the ATM doesn't look altered nor have any attachments placed next to the card slot or key pad. Make sure there are no special instructions; if so do not use it. Proceed to another ATM and inform the bank.
- ✓ Be careful that no one can see you enter your PIN at the ATM. Use your other hand or body to shield the ATM keyboard as you enter PIN into the ATM.
- ✓ Never let a stranger offer to help you at the ATM, either go inside the bank and ask for help or use another ATM. Never let anyone distract you at the ATM.