

As you head out for a weekend away, remember that criminals don't take time off. Secure your data.

Guess who's not taking a vacation, but instead looking to ruin yours by scamming you out of money? Criminals! They never seem to rest and are always looking for an opportunity to steal things we consider valuable.

Let me help your accountholders by offering a few simple but effective precautions to protect them while enjoying the long weekend:

- If you stop at the [ATM](#), protect your transaction.
 - Before inserting your card, pull firmly on the card reader to make sure there aren't any overlays. Fraudsters install overlay devices on top of ATM equipment to capture your card's magnetic stripe data. They're usually loose and will pull off easily. If this happens, take the overlay into the institution and report what you've found.
 - To help keep your PIN secure, use your hand to shield your PIN entry. Fraudsters install mini cameras that look like part of the actual ATM to spy on your PIN entry. Your hand is an effective block.
 - Follow these same steps when shopping at stores and using a POS device. Don't assume the clerk is watching the POS device. They're busy doing their job, and fraudsters know this. Those same overlay devices can be installed on a POS terminal in a matter of seconds. Don't hesitate to give it a tug.
- To ensure the safest shopping experience online, be sure the web address starts with https. The "s" stands for secure. Also look for a padlock icon, which is usually found in the bar at the top of the screen, next to the web address.
- Always assume a [public Wi-Fi network](#) isn't secure. Travelers should use caution logging into sensitive personal or financial account information.
- Turn off the autocomplete settings in your browser so your card data and personal information aren't being stored. While it's very convenient, it's not a best practice.
- Log out of your account once you're finished using an online banking or financial app.
- Monitor your transactions and report any discrepancies. Fraud-fighting apps like [SHAZAM's Brella®](#) alert cardholders immediately about potentially fraudulent activity, allowing them to block or unblock their own cards. If you don't have this type of

app, call the number on the back of your payment card to report any account concerns.

- Implement fraud alerts offered by your financial institution. This feature is typically accessible online. To protect your account from theft, set alerts so you're notified when transactions are made.
- Before you travel, use your [SHAZAM Brella app](#) to set travel alerts, or if your institution doesn't use Brella, contact your financial institution to set a travel notice on your account. Many debit and credit cards are set to decline transactions when they're outside of your typical geographic location. While this is for your safety, valid transactions may be declined based on location.

As the use of card and mobile payments increases, protecting personal information becomes even more essential. Keep your card in a safe place and consider locking your account when it isn't being used.

Remember, criminals don't take time off, but with a little proactive safety you can enjoy yours with peace of mind. Have a great summer!

Dutton, Ryan "As you head out for the long weekend, remember that criminals don't take time off. Secure your data." As you head out for the long weekend, remember that criminals don't take time off. Secure your data. - SHAZAM, May 25th 2022

