SAFETY TIPS FOR ATM USERS.

1. <u>Do not allow any strange person to operate your ATM</u> <u>Card.</u>

If you are not familiar with the ATM card usage, do not try to get help from any strangers at the ATM. Try to get the instructions as to how to operate the ATM from the Bank branch. Do not hand over the ATM card to anyone elsetooperate and to never disclose the ATM Pin to anybody.

2. <u>. Cover your password with your hand</u>

Hidden cameras are placed in such a manner so that they can pick up your password while you type/punch it. By simply covering by hand will not be able to access your account.

3. <u>. Use familiar ATMs and limit your visits</u>

ATMs in dimly lighted spots or used late at night could be more susceptible to fraud, while ATMs under video surveillance can be safer.

4. <u>. Check bank balances frequently</u>

Given the two-day window for reporting a fraud, it is always a healthy partiesto check your accountstatement frequently. As stipulated if you don't report fraud within 60 days, then you have unlimited liability. Therefore one must sign up for alerts and notice unusual withdrawals facility available to them.

5. <u>. Observe the ATM</u>

Look at an ATM to make sure a card slot is "legitimate and not tacked on." Look for things that strike you as unusual.

When protecting your account against ATM thieves, "it's all about awareness, paying attention and understanding the risks. Therefore being alert and aware always pays