

Protect Yourself from Skimmers

Don't fall prey to ATM skimming scams. Thieves can quickly read a card's information and use it to access your account fraudulently. With a small device, your card's information gets stored so that criminals can easily get to it later.

What is an ATM card skimmer?

An ATM skimmer is a device that is placed over the slot where you'd insert your card into an existing bank machine (and, in some cases, other card readers like the ones at self-serve gas stations).

How does a skimmer work?

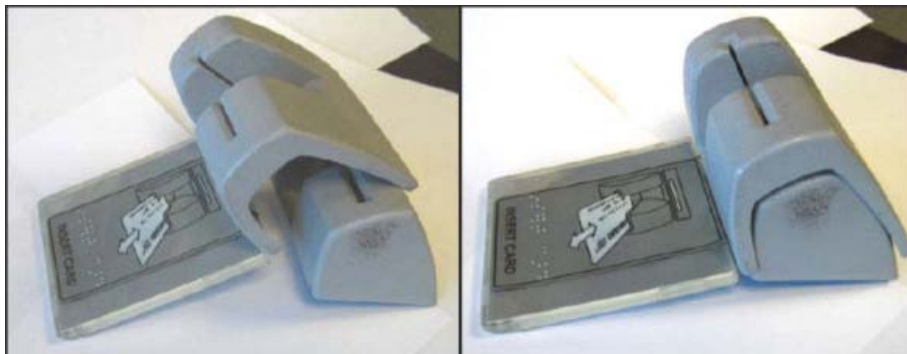
If you put your card into a machine that has a skimmer device on it, the ATM/gas station pump isn't the only thing reading your card information – the skimmer also has a reader in it that records the information on your card's magnetic strip. Skimmers at ATM machines have a second element, a tiny pinhole somewhere over the keypad that hides a mini-camera. As soon as you insert your card into an ATM with a skimmer device, the camera is activated and it records your movements – and, therefore, your PIN.

Because ATM skimmers are placed over existing card slots on real and legitimate cash machines, you're still able to go through your transaction as if nothing has happened.

How to Spot ATM Card Skimmers

There are so many different kinds of bank machines that no one skimmer design works for all of them – which means there are many different kinds of skimmers, too. Some of them are easier to spot than others.

Below is an image of a skimmer over an actual card reader.



Below is an image of a mini camera to record your movements and your PIN.

