

What We Learned Today

Today we learned about safe ways to use an Automated Teller Machine (ATM) and we learned about the different types of banking services that an ATM can do for you.

Remember

There are times when you may need to use an ATM and there are times when you should also avoid using an ATM. Before using an ATM it is important to feel safe and use the practices you learned here today to stay safe.

Practice At Home

Now that you have learned how to safely use an ATM, practice what you have learned at home. See if you can answer these questions about ATM safety.

1. Jenny needs to withdraw money from her checking account. The closest ATM is in a dark area with no security cameras. Is this safe?

— A. YES. Jenny can use the ATM, but she should be quick and keep an eye out for any suspicious people.

— B. NO. Jenny should find the next closest ATM that is in an area with good lighting and security cameras.

Answer: B

2. Paul goes to the ATM to withdraw money. When he has taken his money out Paul counts his money at the ATM to make sure he has it all. Is this safe?

— A. YES. It is OK because he is alone and nobody is watching.

— B. NO. Paul should wait until he is back in the car or another safe place before he counts his money.


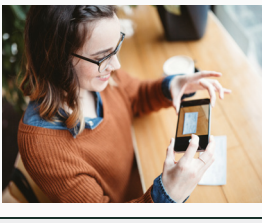


Answer: B

3. When Pam is at the ATM a man she does not know offers to help her. Is this safe

— A. NO. Pam should say “no thank you,” walk away and tell the police or nearest bank employee.

— B. YES. If the man looks nice, she should thank him for his offer and accept his help.

Answer: A

ATM	Short for "Automated Teller Machine." A machine that provides cash from your own bank account and banking services using a plastic card and a PIN (personal identification number).	
Deposit	Money put into a bank account.	
PIN	Short for "Personal Identification Number." A PIN is a secret code used to view private banking information or to make transactions at an automated teller machine (ATM).	
Withdrawal	Money taken out of a bank account.	

Additional Resources:

There are many resources available online that will help both you and your caregiver find answers to questions you may have. Below is a set of resources that can be found by using the search guidelines provided.

Consumer Financial Protection Bureau (CFPB)

- Guides for Managing Someone Else's Money: Search for "CFPB Guides for Managing Someone Else's Money"
- Prepaid Cards Fees: Search for "CFPB ATM Prepaid Card Fees"

Federal Trade Commission (FTC) Information About Identity Theft

Search for "FTC Identity Theft"

Federal Deposit and Insurance Corporation (FDIC): Choosing and Using the Right Bank Account

Search for "FDIC Choosing and Using the Right Bank Account"

My Money ATM tutorial

Visit myfloridacfo.com; select the "search" button at the top of the page and search for "How to use an ATM"