

Automated Teller Machines

Keep your electronic banking experience safe and secure.

United Heritage Credit Union works to ensure your safety by installing Automated Teller Machines (ATMs) in highly visible and well-lit areas, maintaining landscaping, using security cameras and limiting the amount of cash that can be withdrawn on a daily basis.

ATMs make a wide variety of banking transactions quick and easy. Unfortunately, criminals have ways to victimize ATM users. Don't let it happen to you. Make electronic banking security a priority.

United Heritage will never surrender information about a member's card over the phone, but if your card is ever lost or stolen, please contact us as soon as possible. Likewise, should you witness an out-of-the-ordinary event at any United Heritage ATM, please let staff know immediately.

Before you use an ATM

- As soon as you receive your card, sign your name in the appropriate area on the back.
- Memorize your Personal Identification Number (PIN). Never give out your PIN and never attach your PIN number to your card. ATM fraud is often committed by individuals who know the cardholder.
- Treat your debit card as if it were cash.

At the walk-up ATM

- Check the area for suspicious activity.
- When waiting in line, protect the privacy of the person in front of you and your own personal safety by standing at least six feet away.
- At the machine, position yourself so you block the view of anyone behind you who might note your PIN number and the amount of cash you withdraw.
- Statistics show that many ATM crimes occur between midnight and 6:00 a.m. For after-dark transactions, select a busy, well-lit machine and take a friend with you. When you arrive, if someone else is conducting a trans

action, wait in your locked vehicle until they are finished.

- Make sure to take your receipt. The receipt will be safest if you shred it away from any ATM location.

At the drive-up ATM

- Survey the area. If you are waiting behind another car, leave enough space between vehicles to make a quick exit if necessary.
- At the machine, leave the engine running. Keep all doors locked and all not-in-use windows closed. Should anyone approach you, cancel your transaction and drive away.
- Once your transaction is complete, quickly store your card, your cash (count it later!) and make sure to take your receipt.

On-the-go

You should still remain alert. Should you sense someone following you, walk or drive to the nearest open business and call the police. Report any ATM crimes you may witness to law enforcement authorities and to the financial institution.

At the end of each month, be sure to compare your ATM receipts to your Online Banking or monthly statements. This is a key step in protecting yourself against fraud. By following these important safety guidelines, you can achieve both personal and financial protection as you continue to enjoy the convenience of ATM service.

FREE ATMs

Free ATMs are available at all United Heritage branch locations as well as sites throughout the Austin and Tyler areas. Visit uhcu.org/locations for a complete list of ATM locations or to search for the one nearest you.

In addition 250+ free ATMs in the greater Austin area are available to you through the Austin Alliance of Credit Unions. Visit uhcu.org/locations to search for an Austin Alliance ATM near you.

Reduced-fee ATMs

Surcharge-free ATM service is available to you nationwide through more than 30,000 CO-OP Network ATMs.

Visit uhcu.org/locations to find an ATM near you.



United Heritage
Credit Union

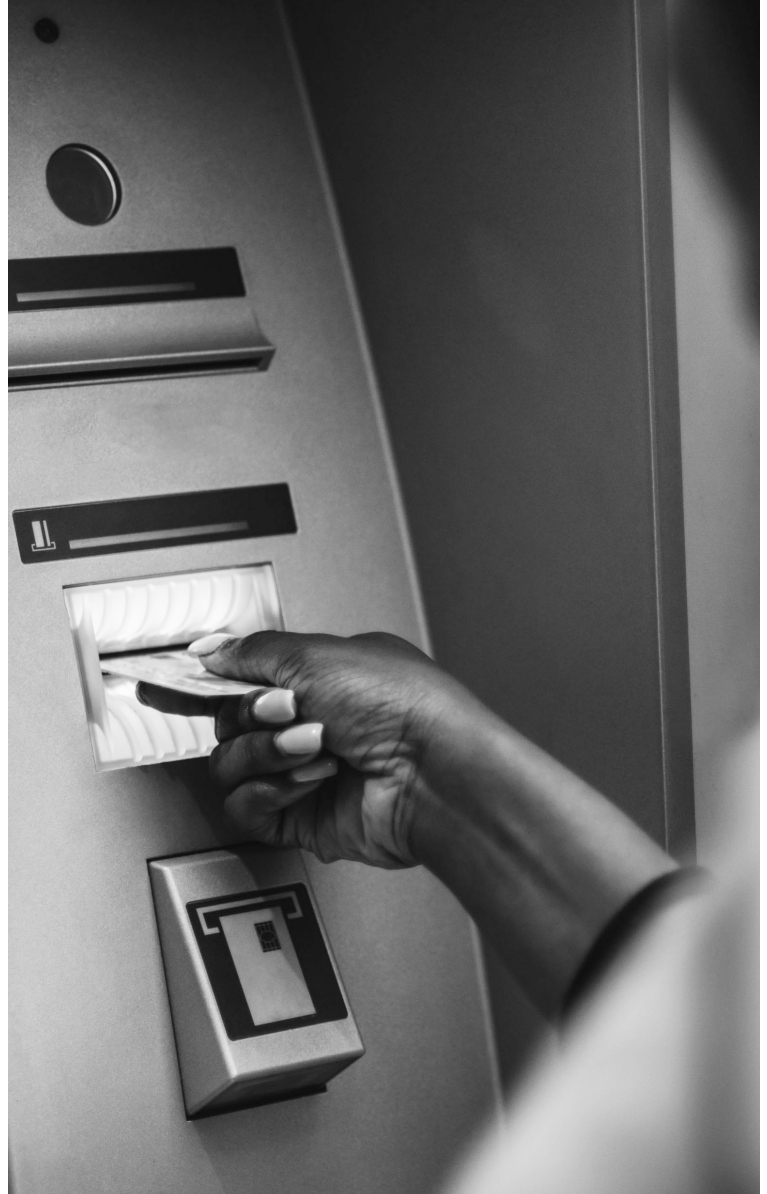
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Make secure electronic banking a priority.



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