

SCAM REPORT
MILTON TOWNSHIP S.A.L.T. COUNCIL MEETING FEBRUARY 10, 2025

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ATM (Automated Teller Machine) Skimming

Introduction: ATM skimming is a form of financial fraud where criminals use concealed devices to steal debit card information and PINs (Personal Identification Numbers). This results in identity theft, stolen funds, and unauthorized purchases. The stolen information is often sold to other fraudsters on the dark web.

How it works: Criminals place fake card readers over the ATM slot to capture information from the card's chip or magnetic strip when the card is inserted. Small cameras or keypad overlays record the PIN. The criminals may return to the ATM to retrieve the skimming device with the data, or they may access the stolen information remotely using wireless technology such as Bluetooth.

Signs of ATM skimming devices

- Misaligned, loose, or bulky card slots.
- Cards that do not slide smoothly and completely into the slot.
- Keypads that are raised or difficult to press.
- Small holes or attachments near the keypad may indicate the presence of hidden cameras.

How to protect yourself

- Use ATMs inside banks or in well-lit public places with security cameras. Avoid using ATMs in remote, dark areas.
- Be cautious when using non-bank ATMs.
- If using an ATM after dark, have an adult accompany you.
- Inspect ATMs for unusual devices or signs of tampering before use.
- Shield the keypad when entering your PIN to prevent "shoulder surfing."
- Set up transaction alerts with your financial institutions.
- Regularly monitor your financial accounts for unauthorized transactions.

Steps to take if you are a victim

- Immediately notify your financial institution of the loss. They will cancel your card and issue you a new one. Be sure to change your PIN to prevent further losses.
- Losses reported within 60 days may be protected under The Federal Electronic Fund Transfer Act.
- Notify the Illinois Attorney General Senior Citizens Consumer Fraud Helpline (1-800-243-5377 or email seniorhelpline@ilag.gov).
- File a report with your local law enforcement agency.

[Sources: FBI, FDIC]