

Welcome to the SeaComm Federal Credit Union podcast. Your guide to financial information and what's going on at your credit union.

Simple ATM Safety Tips

If you're in need of cash or want to make a deposit, and your SeaComm branch is busy or closed, you can always use the ATM. It's a convenient way to handle your financial needs anytime of the day. In order to keep your finances safe, follow these easy tips while using an ATM.

Protect Your Card

The one thing you physically need to use an ATM is your card. It gives you 24 hour access to your accounts. Keep it in a safe place and treat it like checks or cash. Don't leave it out in the open where it can be taken or misplaced. If your SeaComm ATM or Debit card is lost or stolen, contact the credit union immediately. Never give out your card information to anyone. There are scammers who will pretend to be an online store, charity, or financial organization. They might try and get your card number and PIN. Keep that information to yourself and you'll be a lot safer.

ATM Use

When you are at an ATM, it's important to take a look around. Make sure there are no suspicious people or strange vehicles nearby. Look closely at the ATM as well. If there is anything strange or sticky on the ATM it may have been tampered with. Criminals will insert skimming devices to try and steal information. Have your card ready to use before you get to the ATM. While making a deposit or withdrawal, use your body as a shield to block any prying eyes. Once you've finished, take any receipts to keep your information private, and make sure there are no mistakes.

Once You're Done, Leave

There is no need to stick around the ATM once you've completed your transaction. You can count any money you took out and review your statement in your locked car or another safe and secure location. Even if you have someone with you, make sure once you complete your business, you walk away.

SeaComm members can conduct their transactions at our ATMs with no charge while using a SeaComm ATM or debit card. Our members also receive eight free transactions from non-SeaComm ATMs each month.

When you travel out of town, are you accepting additional charges to withdraw cash from the ATM? Here at SeaComm, we want you to have access to your money without worrying about expensive ATM fees. That is why we provide our members with free access to CO-OP ATM's and Shared Branching! Through CO-OP, you can utilize more than 5,000 credit unions and nearly 30,000 surcharge-free ATMs nationwide. You can have the peace of mind knowing that even if there isn't a SeaComm ATM or branch nearby, you can access your funds without any fees. To find a shared branch or surcharge-free ATM right now, visit co-opcreditunions.org.

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us!