
THE AMERICAN POST

HOW TO PROTECT YOUR ATM CARD AND YOURSELF AT THE ATM.

Protecting Your ATM Card

- Keep your ATM card in a safe place, just like you would cash, credit cards or checks.
- Do not leave your ATM card lying around the house or on your desk at work.
- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your ATM card.
- Never give any information about your ATM card or PIN over the telephone.

Using an ATM

- Be aware of your surroundings, particularly at night.
- Have your ATM card ready and in your hand as you approach the ATM.
- Visually inspect the ATM for possible skimming devices.
- Be careful that no one can see you enter your PIN at the ATM.
- Do not count or visually display any money you received from the ATM.



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14 RED FLAGS FOR ELDER FINANCIAL ABUSE

- 1. Unusual activity in an older person's bank accounts.
- 2. Changing from a basic account to a complicated one.
- 3. Withdrawals/transfers from accounts the customer cannot explain.
- 4. A new "best friend" accompanying them.
- 5. Sudden non-sufficient fund activity or unpaid bills.
- 6. Closing accounts without regard to penalties.
- 7. Attempts to wire large sums of money.
- 8. Suspicious signatures on checks.

- 9. Confusion, fear or lack of awareness on the part of an older customer.
- 10. Checks written as "loans" or "gifts".
- 11. Bank statements that no longer go to the customer's home.
- 12. New powers of attorney.
- 13. Someone new who suddenly begins conducting financial transactions.
- 14. Altered wills and trust.



NEW EMPLOYEE SPOTLIGHT

PAT HORNADAY

Pat Hornaday is a Business Development Officer. She has been in banking for 40 years and is still loving what she does.

We are thrilled to have someone like Pat on the American Bank Team!



If you wish to stop receiving the American Bank Newsletter, please email operations@abc-nc.com.



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