

# Using an ATM



# What We'll Learn Today



Safe and unsafe ways to use an ATM



The different banking services that an ATM can provide

# When and when not to use an ATM

## When to use an ATM

- The place where you want to buy something only takes cash
- You need cash because you do not want to use your debit card



### Smartphone tip:

You can use your phone to see where your bank's ATMs are located.



# When and when not to use an ATM

## When not to use an ATM

- Someone you don't know or trust asks you for money
- You don't feel safe
- There is a fee to pull out your own money



# John's trip to the ATM machine

- John makes a trip to the ATM.
- He has never learned the correct way to use an ATM.
- We are going to watch how John uses the ATM.



# Right Way, Wrong Way

**Directions:** Follow along with Right Way, Wrong Way presentation on the screen. Use the checklist below to decide if the ATM machine was used safely. Put a ✓ next to any mistake you see

## ATM Safe Withdraw Checklist:

- \_\_\_\_\_ Did John make sure people could not observe him?  
(other than the photographer)
- \_\_\_\_\_ Did John put his hand over the PIN keypad?
- \_\_\_\_\_ Is John's PIN written on the card.
- \_\_\_\_\_ Is John's PIN easy to guess, such as 1234?
- \_\_\_\_\_ Did John avoid paying a bank fee to withdraw his own money?

# Put a checkmark next to any mistake you see John making

PIN #1234 is written on the card



Put a checkmark next to any mistake you see John making





# Put a checkmark next to any mistake you see John making

\$3.00 Fee



# Put a checkmark next to any mistake you see John making

PIN not on card.  
PIN not 1234.



## Smartphone tip:

If you use a PIN for getting into your phone, don't make your bank PIN the same number.



# Put a checkmark next to any mistake you see John making

Hand over keypad using body as a shield.



# Put a checkmark next to any mistake you see John making

No Fee



## Smartphone tip:

You can use your phone to locate an ATM that won't charge you a fee. Look first for your own bank's ATMs.



## Is this correct?

- If it is correct, walk to the **green** light.
- If it is incorrect, walk to the **red** light.



It was incorrect

Here is the correct way:  
Hands over keypad



## Is this correct?

- If it is correct, walk to the **green** light.
- If it is incorrect, walk to the **red** light.



It was incorrect!

Here is the correct way:  
PIN not written on card.





- If it is okay to pay a fee at an ATM to withdraw your own money, walk to the **green** light.
- If it is **NOT** okay to pay a fee at an ATM to withdraw your own money, walk to the **red** light.



# It was incorrect!

If you use your own bank's ATM you are likely to avoid paying a fee to withdraw money.



# What We Learned Today



Safe and unsafe ways to use an ATM



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## Questions?

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