



## RIVER FOREST CRIME ALERT

# Crime Prevention Tip

In June of 2013, The River Forest Police Department began an investigation concerning the illegal use of a "skimmer" at an ATM located in a local bank. The investigation lead to the arrest of a Romanian immigrant and was widely reported by the local newspapers. Based on the news article, we received inquiries from the community asking how to tell if an ATM has a skimmer.

We are producing this Crime Prevention Tip based on those inquiries.

### **How to Protect Yourself Against ATM Skimming**

ATM Skimming involves the use of hidden cameras and credit card scanners that are covertly affixed to a legitimate ATM machine. The skimming equipment often does not interfere with the functioning of the machine, however, as the customer completes a transaction, the covert camera captures the customer as they plug in their Personal Identification Number (PIN) and the credit card scanner captures the information on the ATM/Credit Card strip on the back of the card. With the customer PIN and information from the credit card strip, the criminal can then "re-encode" a different card to essentially clone your card without you ever losing possession of the card! The "re-encoded" cards can be anything from a gift card to an electronic hotel room key!

Armed with YOUR PIN, the thieves then go to another ATM with the "re-encoded" card that has YOUR information on it and use YOUR pin to withdraw funds until the account is empty. Various on-line and in person purchases can also be made with the "re-encoded" cards.

### **8 Keys to Prevention**

1. Look for the Signs
  - Often when examined, an affected ATM machine will have uneven parts or an unprofessional finish, even with sticky tape or glue residue present, which is evidence of a false front having been previously applied. Any loose part of the ATM or a piece that looks like it doesn't belong probably doesn't!
2. Cover Your PIN
  - Use your free hand to cover the hand you use to key in your PIN. The covert cameras are often the size of a pin hole. If the camera can't get a glimpse from

above as you enter your PIN, it is less likely you will be victimized.

### 3. Watch Your Accounts

- Carefully watch your accounts. If you fail to catch the fraud early, the bank may not necessarily reimburse you.

### 4. Use Credit

- Money coming from a credit card is not money coming directly from your account like it is in the case of an ATM or Debit Card. Once you prove it wasn't you who did the disputed transaction, you are likely to get your money back or have your account quickly credited.

### 5. Not Every ATM is the Same

- Carefully choose the ATM you decide to use. ATM's in tourist areas, bars, airports, etc. are more likely to be targeted by skimming operations since the skimming equipment can be applied by the offenders with less people noticing. ATM's inside banks are a much safer choice. Private ATM's are much less safe since they are not directly operated or managed by a bank.

### 6. If It Doesn't Seem Right It Probably Isn't

- If you have even a hint of abnormality on your account, report it. Often thieves will charge \$1.00 as a test to see if the card will work before making a much more bold purchase. These \$1.00 tests often occur at a self-pay gas pump so the transaction is essentially faceless.

### 7. Be vigilant.

- Be on the look-out for thieves and report any suspicious activity to the police immediately. Do not intervene but do not be afraid to contact authorities. A Rapid police response can often prevent someone from being victimized.

### 8. Regularly Change Your PIN

- We all have too many passwords and pass codes that we need to remember, however, routinely changing your bank Personal Identification Number, PIN, can prevent fraud. Also do not use the same PIN for more than one card. Avoid re-using PIN's.

## Skimming Equipment Picture



Front of the equipment. The silver card reader goes over the ATM card reader and stores your credit card information until it can be retrieved by the thieves. The grey panel is applied over the key pad and has a pin-hole camera that records your PIN number as you enter it.

Please encourage your neighbors to sign up for these Crime Alerts and as always please don't hesitate to contact us at (708) 366-7125 or if it is an emergency dial 911.

Thank You

Gregory Weiss-Chief of Police