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## Watch out for skimmers this travel season

Experts: Travelers need to be careful when using ATM, credit cards

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(/apps/pbcs.dll/personalia?ID=046)

By Eileen Godin (/apps/pbcs.dll/personalia?ID=046) - egodin@timesleader.com (mailto:egodin@timesleader.com)



**Clark Van Orden | Times Leader**  
 Kristina Meixner, Bank Security Act compliance officer and Jill Houseknecht, vice president of marketing, both with the Cross Valley Federal Credit Union, advise consumers to be aware of skimming this travel season.



**Clark Van Orden | Times Leader**  
 Consumers should be careful when using an ATM machine.

WILKES-BARRE — Souvenirs of a vacation are great mementos, but travelers may want to think twice about swiping their credit or ATM cards to pay for those trinkets.

Thieves can use electronic devices inserted into places where cards are swiped to steal card numbers and PINs, experts warn.

The process is called “skimming” and can occur in seconds of swiping a credit or debit card.

Thieves can insert the devices into ATMs, gas pumps or other public card swipe devices, unknown to consumers. With a quick swipe of a card, account numbers, expiration dates and PIN numbers are recorded and stored, said Kristina Meixner, Bank Secrecy Act compliance officer at Cross Valley Federal Credit Union said.

“Skimmers are very small and installed inside the machine,” Meixner said. “Sometimes they can be on the door of the ATM booth. Bank customers have to swipe their card to gain access to the ATM.”

“The skimming device can be placed on card receipt, cash, check slots to capture card numbers and PINs. They may have a warning sign or label to make them look more authentic,” Marcey Zwiebel, vice president and senior manager of External Communications with PNC Financial Services Group, said in a written email.

PNC has removed ATM vestibule card readers in communities with low risk of theft at ATM’s because they are a frequent targets of skimmers, Zwiebel said.



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#### Protect yourself from Skimming

1. Make sure your credit/debit card stays in sight.
2. Pay with cash at gas pumps in unfamiliar areas.
3. Only use bank ATMs not free standing ones.
4. Try not to use PIN numbers.
5. Monitor accounts and statements regularly — even when on vacation.

stolen data. Some criminals utilize Bluetooth technology to retrieve the stolen data.

The information is collected and downloaded onto a new card. Then the shopping spree begins.

In 2012, in the United States, banking institutions lost about \$3.4 billion and merchants nearly \$1.9 billion due to skimming, according to the Nilson Report. And the rate is consistently climbing.

On May 26, the Philadelphia Division of the FBI released a “public assistance request” to locate three ATM skimming suspects.

The FBI report found skimming devices in “bank ATMs of bank branches located inside of retail stores in Carlisle and Shippensburg.”

Credit cards created from the comprised data were used in the Philadelphia area.

Meixner and Zwiebel said this type of identity theft is nearly impossible to avoid, but consumers can fight back.

Local banking representatives advise customers to check their accounts regularly.

“Home banking is a useful tool,” Jill Houseknecht, vice president of marketing with Cross Valley Federal Credit Union, said.

“Do not ignore small dollar amounts,” Meixner said. “That is ‘phishing’. They are hoping you won’t see a 99 cent withdrawal. The amounts will increase.”

If any unauthorized transactions post to an account, notify the banking institution immediately.

### Regulation E

The Federal Reserve’s Regulation E sets guidelines for U.S. banking institutions handling fraudulent charges. Regulation E oversees:

- ATMs transfers,
- point-of-sale transactions,
- automated clearinghouse (ACH) transactions,
- telephone bill-payment plans and
- remote banking programs.

Currently under the guidelines, if a consumer notifies their bank within two business days of receiving an unauthorized transaction, they will only be held responsible for up to \$50, Meixner said.

However, if a cardholder reports unauthorized charges after two business days or longer, they could be held responsible for up to \$500, Meixner said.

Meixner noted some companies such as Mastercard and Visa might take the Regulation E a step further so cardholders “should check to verify their policies.”

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## Traveling

Consumers should notify their bank if they intend to travel.

Many banks can adjust security controls on ATM or debit cards, Meixner said.

Some options the Cross Valley Federal Credit Union offers are allowing only ATM transactions, shutting down point-of-sale transaction capabilities or allowing only PIN-based transactions.

Based on her recent experience, Houseknecht advises customers to keep their contact information up to date at their banking facility.

Houseknecht was recently visiting in the Bronx, New York, and went to use her card. While at the ATM, her cellphone rang. It was the fraud department from her bank calling to verify the out-of-town transaction.

"If I did not have my cellphone listed, they would not have reached me," she said. "I would not have been able to complete my withdrawal."

Another tip, Meixner recommends only keeping the funds you need for that day in the account. This limits the account balance available for thieves.

Other tips Meixner and Zwiebel offer are to be observant of ATMs and gas pump card swipe areas. Avoid using it if any signs of tampering are spotted.

Meixner also advises using cash to pay for gas if consumers are traveling and in an unfamiliar area.

Reach Eileen Godin at 570-991-6387 or on Twitter@TLNews.

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There you are, ATM thieves taking cues from Harrisburg and DC. WOOF!!!

(Dog Whisperer Cesar Milan translate- Bendover Rover!)

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