

# Consumer Alert!

From District Attorney Carol Chambers

## SKIMMING DEVICES ON ATM MACHINES

May 1, 2009

The District Attorney has just received notification of a skimming device found on an ATM Machine at a bank in Westminster. Skimming occurs when someone uses a device to capture the data on the electronic strip on the back of your credit or debit card. There are numerous reports of cards being skimmed in the Denver metro area over the past three months. Most incidents have occurred at restaurants, but one investigation is focusing on incidents that occurred at local recreation center. Skimming can occur anywhere where a credit or debit card is used. Small hand held devices (I have one if you want to see it) may be used in restaurants or anywhere that a customer hands his card to another person for processing. In the case of ATM machines or pay-at-the-pump gas stations, a device can be attached over the opening where you scan your card. Now when you place your card in the slot, not only is it read by the legitimate machine, but the skimming device is also capturing the data from the electronic strip and sending it to the perpetrator.

### FOR YOUR PROTECTION:

1. Always check an ATM machine or any device where you scan your card **before** you use the card. If there seems to be an attachment to the card slot, use another machine and inform the bank or business. If there seems to be an attachment, grip it and see if it is loose. ATM machines are well built to protect against break-ins. There should be no loose parts on an ATM machine.
2. When giving your card to another person (such as a waiter) always use the credit card, not your debit card. Credit card transactions are more closely monitored than debit card transactions and illegal activity is more likely to be spotted before any damage is done. And if the card is compromised, with a credit card no money has been taken from your account. You simply have charges on your statement that you can dispute. If the debit card is compromised, money from your account has been taken and will not be available to you until the bank replaces those funds.



**Need help? Call the Consumer Protection Line**

**720-874-8547**