



ANNAPOLIS POLICE DEPARTMENT



Scott Baker
Chief of Police

ATM Skimming

A common type of fraud starts with the victim's card being compromised by a skimming device placed on an ATM machine. While we have not received any recent reports of skimming devices in Annapolis some of the surrounding areas have.

How does this work?

Thieves install a look-a-like device over the existing ATM card reader and the device captures your card information. They may even install a camera or overlay key pad to capture your PIN as well. Thieves then sell the information and/or make clones of your card and use it online or anywhere.

Where does this happen?

Anywhere there are card readers: grocery stores, banks, gas stations, and stand alone ATM machines.

What can you do?

Check for tampering before using your card. Look for different colors, materials, typeface, or graphics used on the ATM. If there are two ATMs next to each other compare them and see if there are any differences. Grab the card reader surround and jiggle it, check to see if the keyboard is securely attached. If something doesn't look right, isn't aligned, or wiggles, don't use the ATM. Alert the business and/or the police. Also, when you do use an ATM always assume someone is watching you enter your PIN. Put your other hand up to cover the hand entering the PIN. If there is a camera trying to capture the PIN your hand will block it. And even if there is a skimmer placed on the ATM, without your PIN the information becomes harder to use.

Finally, it is important to report these incidents to the business and the police as soon as possible. If you believe you've been the victim of a fraud report it to us, you can start the process by calling our Dispatchers at 410-268-4141.

*** EXAMPLES OF SKIMMING DEVICES ON FOLLOWING PAGES ***

Annapolis Police Department
199 Taylor Avenue, Annapolis, MD



Annapolis Police Department
199 Taylor Avenue, Annapolis, MD
2

