

Thieves Using 'White Card' Fraud on ATMs

Online thieves increasingly are stealing consumers' money in yet another way--through ATMs (automated teller machines).

A 2005 report from Gartner Inc., a technology analyst firm, estimates that three million U.S. consumers were victims of ATM and debit-card fraud in the past year.

The research suggests that many financial institutions are failing to enforce an important security check, making it easier for thieves to forge ATM cards and walk off with thousands of dollars at a time.

The fraud usually begins when a con artist sends a legitimate-looking e-mail with a link to a phony Web site that appears to belong to the consumer's financial institution. E-mail recipients are asked to give their account number and PIN (personal identification number). With this information, thieves can make their own ATM cards using stolen account numbers. It's known as "white card" fraud because the stolen data are put onto the backs of blank, white plastic cards that look like credit cards.

To help protect yourself from being a victim of white card fraud, follow these tips:

- * If your card is lost or stolen or you think you've been a victim of white card fraud, contact us immediately at 847-676-8000.
- * Never give your PIN to anyone. Make sure your PIN is a number only you would know--don't make it a number a thief easily could figure out, like your birthday, address, or phone number. Also, don't write it down--memorize it.
- * Hold on to your receipts. Keep all receipts from debit card transactions to help you keep track of exactly when and where you've used your debit card.
- * Always know how much money you have available in your account. Be sure to keep track of how much money you have and where it's going.

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