Using an ATM





Personal Finance for Individuals with Diverse Abilities

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What We'll Learn Today



Safe and unsafe ways to use an ATM



The different banking services that an ATM can provide

When and when not to use an ATM

When to use an ATM

- The place where you want to buy something only takes cash
- You need cash because you do not want to use your debit card

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Smartphone tip:

You can use your phone to see where your bank's ATMs are located.



When and when not to use an ATM

When not to use an ATM

- Someone you don't know or trust asks you for money
- You don't feel safe
- There is a fee to pull out your own money



John's trip to the ATM machine

- John makes a trip to the ATM.
- He has never learned the correct way to use an ATM.
- We are going to watch how John uses the ATM.



Right Way, Wrong Way

Directions: Follow along with Right Way, Wrong Way presentation on the screen. Use the checklist below to decide if the ATM machine was used safely. Put a \checkmark next to any mistake you see

ATM Safe Withdraw Checklist:

Did John make sure people could not observe him? (other than the photographer)
Did John put his hand over the PIN keypad?
Is John's PIN written on the card.
Is John's PIN easy to guess, such as 1234?
Did John avoid paying a bank fee to withdraw his own money?

PIN #1234 is written on the card





\$3.00 Fee



PIN not on card. PIN not 1234.



Smartphone tip:

If you use a PIN for getting into your phone, don't make your bank PIN the same number.



Hand over keypad using body as a shield.



No Fee



Smartphone tip:

You can use your phone to locate an ATM that won't charge you a fee. Look first for your own bank's ATMs.



Is this <u>correct</u>?

- If it is correct, walk to the green light.
- If it is incorrect, walk to the red light.



It was <u>incorrect</u>

Here is the correct way: Hands over keypad



Is this <u>correct</u>?

- If it is correct, walk to the **green** light.
- If it is incorrect, walk to the red light.



It was incorrect!

Here is the correct way: PIN not written on card.



- If it is okay to pay a fee at an ATM to withdraw your own money, walk to the green light.
- If it is *NOT* okay to pay a fee at an ATM to withdraw your own money, walk to the red light.



It was incorrect!

If you use your own bank's ATM you are likely to avoid paying a fee to withdraw money.



What We Learned Today



Safe and unsafe ways to use an ATM



The different banking services that an ATM can provide

Questions?

Learn personal finance skills right on your smartphone, tablet or computer. Visit the TD Bank learning center at tdbank.com/financialeducation and register to get started.

