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Northwest Credit Union Association
Idaho • Oregon • Washington

Fraud Alert

Credit unions are reporting fraud related to skimmers located at gas stations in Washington.

A credit union in Washington recently reported an increase in card fraud due to skimmers thought to be located at a local gas station. While credit unions can take steps to prevent and detect skimmers placed on their own ATMs, it is impossible for credit unions to protect all of their members from skimmers located at third party machines.

However, credit unions can help their members by providing them with information about detecting and avoiding skimmers. Here are some tips you can share with your members:

- If possible, use ATMs and gas pumps that are familiar. The more routine the visit to the machine is, the more likely someone is to detect a potential issue.
- Look for evidence of tampering. For example, some gas pumps will place a security seal over the portion of the gas pump that controls the card reader. If that seal is broken, that is a strong indication that the card reader has been tampered with. The seal will say "void" on it if it the card reader door has been opened.
- If the gas station is unfamiliar to the member, they should try to compare the card reader at their pump with card readers at other pumps. If there is a discrepancy, the member should pay inside, use a different pump, or find a different gas station.
- If possible, run the transaction as a credit transaction instead of a PIN transaction. And if a PIN must be entered, cover the keypad when typing the PIN in.
- If using an ATM that is located inside of a convenience or grocery store, look for evidence of tampering. Ways to detect a skimmer include lightly pulling on the card reader and pin pad to ensure neither easily detach from the machine, paying attention to colors and graphics on the machine that appear to be different than what should be expected, and paying attention to obscured or lack of flashing lights that are normally displayed on the machine.
- Pay attention to anyone who appears to be loitering or otherwise hanging around a machine with no visible purpose. If this is the case, use a different machine, report the suspicious person to the business, and/or ensure that you are covering the PIN pad when typing in your PIN number.

- Regularly monitor credit card and account statements and look for discrepancies. If an issue is detected, contact the credit union right away.

We hear countless stories of skimmers being placed on credit union owned ATMs in addition to third party ATMs and gas pumps. Making sure that you members are aware of how to detect skimming devices can go a long way towards decreasing overall fraud.

#CUobsessed

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If your credit union needs to report fraud, please fill out this form.