



Protect Yourself from Card Skimmers



Using your debit or credit card at a gas pump or drive-up ATM is fast and convenient—but it can also come with risks. Even though retailers follow strict security standards to protect your information, criminals are always looking for new ways to steal it. One of the most common tools they use is a card skimmer.

Card skimmers can capture your card information in seconds, often without you even realizing it. While businesses regularly inspect their equipment, knowing what to watch for can help you stay one step ahead.

What is a Card Skimmer?

A card skimmer is a small device that criminals place over a real card reader at a gas pump or ATM. When you insert your card, the skimmer secretly reads the magnetic stripe and captures details like your card number and expiration date. That information can then be used for fraudulent purchases or sold to others.

These devices are designed to blend in, so they can be hard to spot unless you know what to look for.

How to Avoid Card Skimmers

A few simple habits can help protect your account:

- **Give it a tug:** Before inserting your card, gently shake or pull on the card reader. If it feels loose or looks suspicious, don't use it - and report it to the bank or gas station right away.
- **Go inside when you can:** Card readers inside a bank or store are much less likely to be tampered with. Paying inside—especially with cash—can greatly reduce your risk.
- **Use mobile payments:** Options like Apple Pay® or Google Pay® let you skip the physical card altogether. These methods are secure, convenient, and skimmer-free.

At Oak Bank, your security is always a priority. A few simple habits can help protect your account:



We're here to help. If you have questions about a transaction, suspect you may have been targeted, or just want to learn more about safe banking practices, never hesitate to call us at 608.441.6000.

For additional security information, you can visit **Oak Bank's Security Information** on our website.



Need help with your account?

Email: bank@oak.bank

Call: 608.441.6000

If your Oak Bank Debit/ATM Card has been misplaced, call 877.755.2957.

If you have misplaced your Oak Bank Visa Credit Card, call 800.423.7503.

VISIT OAK BANK ONLINE

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