

Scam Awareness- SKIMMERS

In the interest of continuing to keep our community members informed about scam safety, I want to share this information. An Easthampton resident recently shared an article from the Boston Globe about how skimmers are popping up in stores in NH and Massachusetts.

What is a skimmer?

Skimmers are devices placed over the slot where a customer inserts a credit or debit card at an ATM, checkout counter, or gas pump. Skimmers take the card number and other data from a card's magnetic strip. They can be difficult to detect because they are designed to look like part of the machine. Thieves may also install fake keypad covers or pinhole cameras to record PINs and zip codes as they are entered into the system.

Ways to protect yourself:

1. When you use a credit or debit card to pay or take money out of an ATM, look closely at the equipment, and make sure it looks like it should- no additional card readers or cameras present.
2. Using modern chip-enabled cards is safer than swiping.
3. Cover the keypad when you enter your pin.
4. Think about using credit cards rather than debit cards since credit cards don't require pins and may provide greater fraud protection. You can also run your debit card as a credit card, so you don't need to enter a pin.
5. If you are using your card at a gas station, it may be safer to pay inside. If you pay at the pump, try using one close to the store and in employees' direct line of sight, which is less likely to be targeted by skimmers.

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