



Things you must know about ATM skimming

There has been a great deal of publicity recently around ATM skimming and how fraudsters have been using skimming devices to capture the details of unsuspecting ATM users.

What is skimming?

A slim device is placed on the ATM to read details from the magnetic strip. In addition to this, a small camera is situated above the PIN pad and records the PIN details you enter.

These devices are small and in many cases undetectable unless you are very familiar with how the machine should look. Given that there are a number of different ATM models and customised facades it would be difficult to identify that a skimming device has been placed on the machine.

It will seem you are just doing a normal transaction, however, vital information is being captured from which the fraudsters can

then access details to obtain cash from your account.

What should you do?

Protecting your PIN is vital as without this important piece of information, the information obtained from the magnetic strip is useless.

The best thing to do is place something above your hand as you enter in the PIN as the camera is always situated directly above.

Skimming devices are not left on machines for any great period of time, so if you believe you have noticed something unusual on a machine, report it to the machine owner as soon as possible.

If you have already processed a withdrawal before noticing a possible suspicious device, notify the ATM owner or the hotline on the reverse of your card as soon as possible so precautionary steps can be taken.

Kickstart your savings!

BCU Direct Saver Account

BCU's favourite on-line savings account, the Direct Saver, has just become more flexible with two new interest tiers added to help you maximise your savings and reach your goals faster.

Starting out with saving? Deposits from \$1,000 to \$5,000 will now be rewarded with a special starter's interest rate. A second interest tier applies to balances between \$5,000 and \$250,000, while investors with balances of \$250,000 or more will be treated to a rate of interest that will really put those funds to work!

For information on this internet-only account call 1300 228 228 or ask at any branch.

Available to approved applicants only. Normal lending criteria, terms and conditions apply. Interest rates, fees and charges are payable and are subject to change without notice.

Notice to Members

2009 AGM

BCU's Annual General Meeting will be held at the Macksville Ex-Services Club, Cooper Street, Macksville, NSW, on Monday, 23 November 2009.

Nominations for the office of Director

A member wishing to nominate for the office of Director should contact BCU's Company Secretary to obtain a Nomination Pack, which contains details of Director Responsibilities, Fit and Proper Assessment Criteria and Assessment Questionnaire, a Nomination form and other relevant information.

Nominations close on 31 July 2009 and must be lodged by 5pm at BCU's registered office at 14 Cooper Street, Macksville, NSW, 2447.

P H Waters
Company Secretary