

Card Skimming: Can it Happen to You?

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Have you swiped your credit or debit card recently at a gas pump, ATM, or to pay for a movie rental? Then yes, it's possible card skimming can happen to you.

With recent reports of ATM card skimming in southeastern Wisconsin, BBB is advising residents throughout the state to be vigilant and protect themselves from the growing scam.



How it works: A credit card skimmer is a portable card-reading device that is attached within the legitimate scanner, capturing your card's information when you swipe or insert it. Cameras and/or keypad recorders may also be used in card skimming plots. With your debit card information and personal identification number (PIN), thieves have the information they need to make unauthorized purchases and possibly drain your account.

“Even the most careful consumers can fall victim to card skimming,” says Ran Hoth, CEO and president of the BBB Serving Wisconsin. “BBB reminds people to be observant and safeguard personal information. Skimming can happen anywhere to anyone, and residents need to take proactive steps to protect themselves.”

To help reduce the possibility of card skimming, BBB offers the following advice:

- **Inspect the card reader.** If the card reader looks damaged or bulky, give it a wiggle. If the device can be easily moved, alert authorities.
- **Protect your PIN.** When entering your PIN, cover the keypad with your other hand. If the keypad appears loose, it could be a sign of a keypad recorder. Also, change your PIN occasionally.
- **Choose ATMs wisely.** Avoid using ATMs in poorly lit areas or standalone ATMs not monitored by surveillance cameras.
- **Monitor your statements.** Regularly review your financial statements for inaccuracies and fraudulent purchases. Report any suspicious activity immediately.
- **Check your credit report at least once a year.** Check your report annually for free at AnnualCreditReport.com.

If you believe you've fallen victim to card skimming, report it to authorities. Also document it on [BBB Scam Tracker](#).

(<http://www.bbb.org/wisconsin/news-events/news-releases/2015/08/card-skimming-can-it-happen-to-you>)