



### Maximizing ATMs for Personal Banking

Accessing your funds and managing your day-to-day banking is important, especially when branches close due to emergency situations. If online or mobile banking is not an option, utilizing the ATM can help you conduct most of your banking needs.

Here is a quick overview and best practices of using an ATM for more than just taking out cash. The ATM screens will also easily guide you through steps.

#### Using an ATM, you can:

- Check current balances in savings or checking
- Withdrawal cash from savings or checking
- Deposit checks and cash into accounts\*
- Make loan payments
- Transfer money into other Nymeo accounts

#### Best Practices Using an ATMs

- Before you withdrawal cash at the ATM, please ensure that you have sufficient funds in your account to cover the withdrawal.
- Loan payments can only be made at Nymeo Federal Credit Union ATMs, typically located at a branch location.
- You can transfer funds between your own accounts but not to another member's account (including family members) via an ATM
- Members have access to more than 85,000 ATMs without incurring a fee using Nymeo, Allpoint or CO-OP machines.
- There is a daily ATM cash limit per debit card of \$500.
- Please do not deposit coins into an ATM
- Keep your ATM receipts and monitor transactions via your monthly statement or online banking

## Helpful Resources

- [Funds Availability Policy](#)
- [Schedule of Fees & Charges](#)
- [ATM Locator](#)



### [What is Allpoint?](#)

Allpoint provides you with the freedom to get your cash where you want, when you want, wherever you are without an ATM fee. You have access to over 55,000 ATMs in the Allpoint Network including select CVS, Walgreens and other prominent retail stores in major metropolitan areas across the country. Look for the Allpoint logo.



### [What is CO-OP?](#)

You have access to nearly 30,000 ATMs in the CO-OP network. That's more than most of the biggest banks. And it includes selected locations where you shop, like 7-Eleven, Circle K, Costco, Publix, Dunkin Donuts and Rite-Aid. Look for the CO-OP logo.

## ATM Machines and Your Security

Here are things to consider when using ATMS:

- **Always be aware of your surroundings.** Be discreet as possible when punching in your pin. Also, do not share your PIN with anyone.
- **Make sure that the ATM was not tampered with.** Fraudsters can attach devices over the slot where you insert your card to capture information. Known as skimmers, these devices allow the re-creation of the card and give access your accounts. If you notice tampering, report them to Nymeo and the police right away.
- **Monitor your accounts often.** The easiest way to view real-time transactions is to use online or mobile banking. If you notice suspicious transactions, report them immediately to Nymeo.
- **Make sure to take your debit card, cash and receipt** after your transactions.
- **Lost your card?** If you misplaced or lost your card, report it at a branch or by calling [1-855-436-4100](tel:1-855-436-4100).



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5210 Chairmans Court, Frederick MD 21703