The card reader is down and the ATM is dark.

What to do when card readers and ATMs stop working: your money is still safe, here's how to pay for the basics today, and how to keep a little cash ready next time.

READ FIRST

If any of these happen, act first

! **Someone calls or texts about your card during an outage**
Don't give out your card number, PIN or bank login. The FDIC says fraud artists try to trick people into sharing personal details after a disaster. Hang up and call the number on the back of your card.

FREE, RIGHT NOW

Start with these — they cost nothing

- [ ] Try another way to pay
  a second card, or a different store, may still work. The FDIC says debit and ATM cards can keep working even when your own branch is closed.
- [ ] Spend cash on what matters first
  medicine, food, then fuel. Ready.gov says to keep small bills because a store with its registers down may not be able to make change.
- [ ] Try a different ATM or bank
  the FDIC says you may be able to use another ATM, cash a check at a nearby bank, or use a credit card.
- [ ] Check your bank's app or website
  if your phone has signal. The FDIC says banks often point people to their apps and ATMs when branches are limited.
- [ ] Check on the people next door
  an older neighbor living alone may have no cash in the house. A quick knock helps.
- [ ] Plan a cash stash for next time
  once things are back, set aside a small amount in small bills, per Ready.gov. The cash closet covers how much and where to keep it.

FIRST HOUR

Find out what's actually down

- [ ] Try a second card, or ask if the store can take another kind of payment.
- [ ] Ask the cashier whether it's just this store or the whole area.
- [ ] Check your bank's app or website, or the local news, if your phone has signal.
- [ ] Hold on to the cash you have. Spend it on medicine, food and fuel first.

General guidance for household planning — not professional advice. In an emergency, follow your local authorities and call 911.

FIRST DAY

Get cash and keep buying the basics

- [ ] Try an ATM from a different bank, or cash a check at a nearby bank, per the FDIC.
- [ ] Look for stores still selling for cash. In the 2024 outage, Florida's Turnpike plazas did, CBS News Miami reported.
- [ ] If the power is out too, Ready.gov says gas stations, grocery stores and banks may close. Fill the tank when one reopens.
- [ ] Don't share your card number or PIN with anyone calling or texting about the outage.

IF IT LASTS

Stretch what you have

- [ ] Ask your bank about waived ATM fees and higher daily withdrawal limits. The FDIC says many banks offered both after past disasters.
- [ ] If you can't reach your bank, the FDIC's help line is 1-877-ASK-FDIC (1-877-275-3342), open 24 hours a day.
- [ ] Once things are back, set aside a small cash stash so the next outage is a shrug.

WORTH KNOWING

Easy mistakes to avoid

- **Keeping only big bills**
  When registers are down, a store may not be able to make change. Ready.gov says to keep small bills.
- **Giving your card number to a caller**
  The FDIC says to protect your bank and card numbers. A real bank won't ask for your PIN. Hang up and call the number on your card.
- **Keeping a big pile of cash at home**
  The CFPB notes cash at home can be lost to fire or theft, and the FDIC says larger amounts are safer in an insured bank. Keep the home stash small.
- **Driving from ATM to ATM**
  If the power is out across the area, Ready.gov says ATMs and banks may close too. Check your bank's app or the news before you burn the gas.

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