Account to Account Transfer FAQs

What is the difference between "Transfer to My Other RBFCU Accounts" and "Transfer to Other RBFCU Account Holders"?

"Transfer to My Other RBFCU Accounts" gives you the ability to transfer funds between RBFCU accounts that you are an owner of. For example, if you want to transfer funds to your child's account, you may do so if your name is on the account.

"Transfer to Other RBFCU Account Holders" gives you the ability to transfer funds from your account to another person's RBFCU account that your name is not on. The member you are transferring money to must give you their RBFCU account number for you to complete the transfer.

How do I know if I entered the correct account number for the person I want to transfer money to?

After you enter the account number you want to transfer money to, the last four letters of the account holder's last name will be displayed.

Why can't I see the whole name of the person I am transferring money to?

Masking the account holder's last name provides additional security, while at the same time offering a way for you to check that you have entered the correct account number.

What is a Favorite and how do I set one up?

If you regularly transfer money to another RBFCU account that you are not an owner of, you can set up that account as a Favorite and assign a nickname for the selection. Once a Favorite is set up, it will appear in the drop down box in the transfer to selections.

There are two ways to set up a Favorite:

When you complete a transfer to another RBFCU account holder, on the bottom of the Transfer Funds Receipt, under helpful tips you will find a link to Favorite Transfer Account List. Click on this link to set up your Favorite.

In addition, when you are in the Transfer Funds page, you can use the link on the left navigation bar labeled "Add to Favorites List."

What if I want to change or delete a Favorite?

When you are at the Funds Transfer page, select "Manage Favorites List" on the left navigation bar to edit or delete your Favorites.

When I select the drop down box for "Transfer To," I do not see all of my accounts.

To transfer money to other RBFCU accounts your name is on, you must enable transfers to "My Other RBFCU Accounts." Below the Transfer Funds box, you will see the option to enable/disable transfers to your other RBFCU accounts. Click "Enable" and the message in the box will read "Transfer to My Other RBFCU Accounts is enabled on this account" to confirm your authorization to transfer funds from one of your accounts to another.

When I select the drop down box for Transfer To, I do not see "Other RBFCU Account Holder."

To transfer money to other RBFCU account holders, you must enable transfers to other RBFCU Account Holders. Below the Transfer Funds box, you are given the option to enable/disable transfers to Other RBFCU Account Holders. Click "Enable" and the message in the box will read "Transfer to Other RBFCU Account Holders is enabled on this account" to confirm your authorization to transfer funds from your account to another RBFCU account holder.

To reactivate an account transfer option you previously disabled, click on the "Request Access Code to re-enable" link and the credit union will send you an access code you can use to re-enable this service.
Is there a maximum amount I can transfer to my own accounts?

You are limited to transferring your available balance from one of your accounts to another.

Is there a maximum amount I can transfer to other RBFCU account holders?

Transfers from your account to another RBFCU account holder are limited to $5,000.00.

How many transfers can I do each month?

The number of transfers made each month is unlimited from your checking account and limited to 6 per month each from your Savings and Money Market accounts.

What if I accidentally transfer funds to someone else's account incorrectly?

Please call our Member Service Center at 210-945-3300 (San Antonio), 512-833-3300 (Austin), or 1-800-580-3300 (toll free).