

# Questions Regarding Electronic Fund Transfers on Your Consumer Account Statement

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In case of errors or questions regarding an Electronic Fund Transfer (EFT) on your statement or receipt, please contact us using one of the following methods:

**Secure Message:**

Send a secure message through your online banking account.

**Call:**

Member Service Center at 1-800-580-3300.

**Mail:**

RBFCU – Member Service Center  
P.O. Box 2097  
Universal City, Texas 78148-2097

Please contact us no later than 60 days after we sent the FIRST statement on which the error appeared.

- Provide your name and account number
- Describe your concerns (error or question)
- Provide a detailed explanation of your concerns, including a dollar amount of any suspected errors

Inquiries submitted over the phone or in person may require that you submit your concern in writing within 10 business days. Otherwise, we are not required to provide provisional credit to your account.

After we receive notification from you, we will begin investigating the reported error within 10 business days. Any confirmed errors verified will be corrected promptly. We may take up to 45 calendar days to investigate your concern. If additional time is required, we will provide a provisional credit to your account within 10 business days (20 business days on new accounts) allowing use of the funds during the length of the investigation.

For errors involving new accounts, point-of-sale or foreign-initiated transactions, it may take up to 90 calendar days to complete the investigation.

Upon completion of the investigation, we will provide you a determination of our findings within three business days. Copies of the documents used in the investigation are available upon request.



**A Texas Credit Union**

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**1-800-580-3300**

Federally insured by NCUA

Upon receipt of your statement, please review and report any differences, irregularities or discrepancies as specified in the Membership and Account Agreement. The Membership and Account Agreement is available online at [rbfcu.org](http://rbfcu.org) in the Disclosures section within your online banking account and at your nearest branch.