Questions Regarding Electronic Funds Transfers on Your Consumer Account Statement

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
• Provide the dollar amount of the suspected error

Inquiries submitted over the phone or in person also 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 investigate the reported error within 10 business days. Any errors verified will be corrected promptly. It may take up to 45 business days to investigate your concern. If additional time is required, we will provide provisional credit to your account within 10 business days (20 business days on new accounts) allowing use of funds during the length of investigation.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, it may take up to 90 days to investigate your concern.

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