

Make Safety a Priority

We encourage you to follow these important tips to make your ATM transactions as safe and secure as possible:

1

Protect your RBFCU debit or credit card and your Personal Identification Number (PIN). Do not allow anyone else to use your card.

► **TIP:** Memorize your PIN. Do not write it on your card or on other papers you carry with you.

2

When using a drive-up ATM, look around and check your rearview and side mirrors. Keep your engine running, your doors locked and windows up before and after transactions.

3

Be aware of your surroundings.

► **TIP:** If you observe any suspicious activity while at an ATM, cancel your transaction; go to a safe location and contact the police.

4

At walk-up ATMs, block the keypad so others cannot view your PIN entry.

5

Be alert and select a visible, well-lit ATM when making an ATM transaction at night, and if possible, take someone with you.

► **TIP:** Instead of using an ATM, get cash back from a merchant at a checkout line.

6

Once your ATM transaction is complete, take your receipt, card and cash. Leave the machine and wait until you are in a more secure location to count your cash.

Lost your card? Don't lose your mind.

Manage your debit or credit card from your phone.

Sign in to your Online Banking account or the **RBFCU Mobile app** to freeze your RBFCU cards anytime with the **"Manage Cards"** feature.

The **"Manage Cards"** feature on our mobile app allows you to:

- Notify us when you're traveling, so your account doesn't get flagged for unusual activity
- Freeze your card if it is lost or misplaced
- Report a lost or stolen card
- Replace a card free of charge



Download the RBFCU Mobile app at rbfcu.org/download and protect your accounts today!



Questions Regarding Electronic Fund 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 or through the RBFCU Mobile app.

Call:

Member Service Center at 210-945-3300

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.

- ▶ Tell us your name and account number (if any).
- ▶ Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- ▶ Tell us the dollar amount of the suspected error.

Inquiries submitted over the phone or in person may require that you submit your concern in writing within 10 business days (failure to do so could result in the provisional credit not being applied to your account).

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

For errors involving new accounts, point-of-sale or foreign-initiated transactions, we 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

210-945-3300

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/agreement, within your Online Banking account and available at your local branch location.