

# Make ATM 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 rear view 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 or if anyone follows you after making a 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 a transaction at night. If possible, take someone with you.

**TIP:** Instead of using an ATM, get cash back from participating merchants 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:

- Freeze your card if it is lost or misplaced
- Report a lost or stolen card
- Replace a card free of charge
- PIN select and activate your card



Download the RBFCU Mobile app at [rbfcu.org/download](https://rbfcu.org/download) and protect your accounts today!



# Questions Regarding Electronic Fund Transfers on Your Consumer Account Statement

In case of errors or questions about an Electronic Fund Transfer (EFT) listed on your statement or receipt, please contact us as soon as you can using one of the following methods:

**Secure Chat:**

Send a secure chat 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

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- 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.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

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We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provisionally credit your account.

For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to provisionally credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If we provisionally credited your account and determine that no error occurred, we will debit your account no sooner than five business days after completing our investigation.



**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](http://rbfcu.org/agreement), within your Online Banking account and available at your local branch location.