

Summary of Updates to Our Electronic Fund Transfers Agreement and Disclosure



We have updated our Electronic Fund Transfers (EFT) Agreement and Disclosure to better serve our membership and adapt updated verbiage.

What Changed?

- Updated debit card type from Visa® to Mastercard®
- Updated RVA Financial's fax number to 804-359-4995.
- Section 1a "ATM Card" -Updated ATM card withdrawal limit from \$515 to \$1,000 in any one day.
- Section 1b "Debit Card"
 - Updated Debit Card purchase limit from \$1,500 to \$5,000 per day.
 - Updated Debit Card ATM withdrawal limit from \$515 to \$1,000 in any one day.
 - Removed PLUS as a compatible ATM network.
- Section 2 "Transfer Limitations" -Updated internal account transfer limitations verbiage to "none" to match our current limitations under Regulation D.
- Section 3c "Foreign Transactions" -Updates made to verbiage to further define transactions made with your debit card that are completed by merchants outside of the United States.