

Overview

At VAPR Federal Credit Union, we believe that the prompt and effective resolution of complaints under the Fair Credit Reporting Act, Truth in Lending Act, and other Regulation applicable to VAPR is vital to delivering high-quality member service. Efficient complaint handling not only allows us to address issues you bring to our attention but also strengthens our relationship with members and helps us understand your needs. This insight enables us to continually improve our processes, products, and services, ensuring we stay relevant in the marketplace.

We also believe that empowering our staff is a key part of the complaint resolution process. Whenever possible, complaints will be resolved on the same day they are received. However, if a complaint requires more time due to its complexity or nature, we will inform you about who is reviewing your complaint and provide an expected timeline for follow-up.

Thank you in advance for sharing your concerns with us. We take member complaints very seriously and are committed to making every effort to resolve your issue.

Process

We appreciate the opportunity to address any concerns you may have with VAPR Federal Credit Union. If you encounter a problem or have a complaint, we encourage you to follow the steps outlined below:

Step 1: Gather Information

Before contacting us, please gather the following details:

- Date(s) of occurrence
- Supporting statements or documents, if any.
- The names of any specific staff involved.
- Consider the action you would like to see us take to address your concern.

Step 2: Contact us

You may reach us through any of the following channels:

- Visit one of our branches in Guaynabo, Veterans Hospital, Guayama, or the Federal Building. Location details are available on our website.
- Call us at (787) 900-0200 or toll-free at 1-800-981-8259.
- Email us at: info@vaprfcu.com.



Complaints and Claims Process

- Send a letter to: VAPR Federal Credit Union
2400 Carr. 177, Guaynabo, PR 00969.

If the staff member assisting you cannot resolve the issue, they may refer you to a supervisor or branch manager. You may also request this referral if you feel your concern is not being adequately addressed.

Step 3: Management Referral

If branch management is unable to resolve your concern, they may refer you to the Chief Operating Officer (COO) or, in his/her absence, the Chief Executive Officer (CEO). You may also request this referral yourself if you believe your issue remains unresolved.

Chief Operating Officer (COO) / Chief Executive Officer (CEO)
VAPR Federal Credit Union – Administration Office
Tel: (787) 773-7600 • Toll Free: 1-800-981-8259
Email: info@vaprfcu.com

Step 4: Supervisory Committee

If your concern remains unresolved after following the steps above, you may escalate it to the Supervisory Committee by contacting them in writing:

- Email: csupervision@vaprfcu.com
- All correspondence should be addressed to the President of the Supervisory Committee.