



KEN PAXTON
ATTORNEY GENERAL OF TEXAS

Consumer's Information Summary

Individual/Business	Individual	Address 1	554 Davis Lane
First Name	Emilio	Address 2	
Middle Name		City	Victoria
Last Name	Ortiz III	County	Not in Texas
Age	30-39	State	TX
Doing Business As		Zip/Postal Code	77905
Primary Phone	(361) 433-1365	Country	United States
Extension			
Secondary Phone			
Extension			
Email	emevol4@gmail.com		

Business'/Individual's Information Summary

Business/Individual	Business	Address 1	85 Willow Road, Menlo Park, California, 94025
Business Name	Robinhood Markets, Inc.	Address 2	
Phone		City	Menlo Park
Extension		County	Not in Texas
		State	CA
		Zip/Postal Code	94025
		Country	United States
Website	https://robinhood.com/		
Email			



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Complaint Summary

Name of person you dealt with	Prudence
How did you first come into contact with this business or individual?	I responded to a Website or e-mail solicitation
If other, please specify.	Google Play Store investment application download

If you responded to a solicitation in another language, which?	
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Where did the transaction take place	Over the phone
If other, please specify	Through the Robinhood Application

Transaction Date	6/4/2025
	<p>Urgent Complaint & Request for Investigation: Forced Fees on Robinhood Investment Withdrawals Due to System Failures (Robinhood, Plaid, TDECU)</p> <p>To the Honorable Attorney General of Texas,</p> <p>I am writing to your office today to file a formal complaint and request an urgent investigation into what I believe is a systematic issue that is forcing me to pay a significant fee to access my own funds from my Robinhood investment account. This situation involves Robinhood, Plaid's bank account synchronization system, and Texas Dow Employees Credit Union (TDECU)'s banking system, and it appears designed to exploit investors like myself.</p> <p>My Core Issue:</p> <p>I am attempting to withdraw my funds from my Robinhood account to my TDECU bank account using the free, standard bank transfer option, which Robinhood states typically takes 4-5 business days. However, I am consistently prevented from doing so. This failure leaves me with only one viable alternative: an "instant transfer" to my debit card, which carries a substantial 1.75% fee. For my current withdrawal of \$1,538.12, this fee amounts to \$26.92, which I find to be an unacceptable and unnecessary charge.</p> <p>Evidence and Key Observations:</p> <p>Forced Fees: Robinhood prominently offers two withdrawal methods. The "Bank account" option is advertised as typically taking "4-5 business days," implying no fee for standard deposits and withdrawals. However, the "debit card" option, while offering "instant transfers," explicitly states a "1.75% fee (min \$1.00, max \$150.00) for instant withdrawals." My inability to use the free option is</p>



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Please describe your complaint in detail

effectively forcing me into the fee-based one.

Persistent "Invalid Query" Error: Every time I attempt to link or log in to my TDECU account through Plaid for a bank transfer, I encounter the exact same error message: "statusCode: 400, error: 'Bad Request', message: 'invalid query'". This error message clearly originates from secure.tdecu.org, indicating that TDECU's system is rejecting the request initiated by Plaid. I have tried to withdraw my funds 10-20 times now, and this error persists across both my mobile Robinhood application and when attempting the transfer via Microsoft Edge on my desktop.

Robinhood Support's Inability to Resolve: I have spent considerable time attempting to resolve this with Robinhood's customer support. Their virtual assistant and, subsequently, a human agent provided standard troubleshooting steps, including verifying account details, checking withdrawal limits, retrying later, disconnecting from VPNs, logging out and back into the app, force-closing the app, and updating it to the latest version. None of these steps have resolved the "invalid query" error. Despite Robinhood acknowledging that my TDECU account is "eligible" for bank transfers, their support team has ultimately stated that their "help desk" needs to "take a look at this" and conduct "additional research," indicating they cannot resolve this "internal issue" themselves.

My Suspicion of Exploitation:

Given the consistent failure of the free bank transfer option and Robinhood's inability to provide a resolution, coupled with the immediate availability of a fee-based alternative, I strongly suspect that this is not a mere technical glitch. It appears as though Robinhood, whether intentionally or unintentionally through its system design, is attempting to compel me to use my VISA debit card and incur the 1.75% withdrawal fee, which I adamantly do not want to utilize. The fact that the same error occurs on multiple devices suggests a systemic problem that needs thorough investigation.

Call for Investigation:

This pattern suggests a critical systemic failure where the free bank transfer option is rendered unusable due to a persistent "invalid query" error originating from TDECU's system in conjunction with Plaid. The inability of Robinhood's support to resolve this issue, combined with the readily available fee-based alternative, creates a compelling case for your office to investigate:

Robinhood: Are they intentionally or unintentionally



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creating obstacles to free withdrawals, thereby pushing users towards their profitable fee-based transactions?

Plaid: Is Plaid malfunctioning or generating malformed queries when interacting with TDECU's system, leading to this "invalid query" error?

Texas Dow Employees Credit Union (TDECU): Does TDECU have an issue with its system or security protocols that specifically rejects legitimate Plaid-initiated requests with an "invalid query" response, effectively blocking access to customer funds through third-party financial aggregators like Plaid for transfers?

I believe this situation represents a deceptive practice and an unfair impediment to accessing my own funds without incurring an unnecessary charge. I urge the Attorney General's Consumer Protection Division to investigate this matter thoroughly to protect Texas consumers from such potential exploitation.

Emilio H. Ortiz III
emevo14@gmail.com / emilioortiz4@yahoo.com
3614331365

Have you complained to the business or individual?	Yes
If Yes, when?	6/4/2025
What was the business' or the individual's response?	Nobody knows how to fix it, Robinhood's system is attempting to force me to pay a 1.75% fee to access my investment funds.

Did you sign a contract?	No
How much did the company/individual originally ask you to pay?	\$26.92
How much did you actually pay?	\$0.00
Method of Payment	DEBIT
Date of Payment	6/4/2025

Have you contacted another agency or attorney about this complaint?	No
If yes, please list name and address of the agency or attorney?	
What action was taken by this agency or attorney?	