



together with **Zelle**[®]

1. What is Zelle[®]?

Zelle[®] is now available in United Bank's mobile banking app (*Bank With United*). Zelle is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes¹. With just an email address or U.S. mobile phone number, you can send money to people you know and trust, regardless of where they bank¹.

2. Who can I send money to with Zelle?

You can send money to almost anyone you know and trust with a bank account in the U.S. You can even split a payment between multiple recipients². We recommend that you ask your recipient to enroll with Zelle before you send them money – this will help them get your payment more quickly. If your recipient is not enrolled, they will receive a notification asking them to enroll before they can receive your payment.

3. How do I get started?

It's easy — Zelle is already available within United Bank's Mobile App! Check our app *Bank with United* and follow a few simple steps to enroll with Zelle today. We recommend you enroll with Zelle before anyone sends you money – this will help you get your first payment faster.

You can find a full list of participating banks and credit unions live with Zelle [here](#).

Concerned your recipient's bank isn't listed? Don't worry! Almost anyone with a bank account in the U.S. can receive money by using the Zelle app.

4. How do I use Zelle?

You can send, receive, or request² money with Zelle. To get started, make sure you are enrolled in United Bank's mobile banking app, *Bank with United* in the Apple App Store or Google Play. If you're already enrolled, select the "+" symbol, then select "Zelle" to get started.

To send money using Zelle, simply select your recipient from your mobile device's contacts (or add your recipient's email address or U.S. mobile number), add the amount you'd like to send, review, then hit "confirm." In most cases, the money is available in minutes¹.

When someone sends you money using Zelle, you will be notified via email or text message that you have received a payment.

To request money using Zelle, select the person that you are requesting a payment from and confirm that the email address or mobile phone number is accurate. You can then enter the amount you are requesting and confirm the request².

5. What should Zelle be used for?

Zelle is a great way to send money to family, friends, and people that you are familiar with such as your personal trainer, babysitter or a neighbor.

If you don't know the person or aren't sure you will get what you paid for (for example, items bought from an on-line bidding or sales site), we recommend you do not use Zelle for these types of transactions. These transactions are potentially high risk, just like sending cash to a person you don't know is high risk. Neither United Bank nor Zelle offers a protection program for any authorized payments made with Zelle.



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6. Is my information secure?

Keeping your money and information safe is a top priority for United Bank, and when you use *Zelle* within our mobile app or online banking, your information is protected with the same technology we use to keep your bank account safe.

7. Are there any fees to send money using *Zelle*?

United Bank does not charge any fees to use *Zelle*. Your mobile carrier's messaging and data rates may apply. Inquire with your wireless provider for more information.

8. Can I cancel a payment?

You can only cancel a payment if the recipient hasn't yet enrolled with *Zelle*.

If the payment is still pending, you can go to your activity page, choose the payment you want to cancel, and then select "Cancel This Payment." If your recipient has already enrolled with *Zelle*, the money is sent directly to your recipient's bank account and cannot be canceled.

Since money is sent directly from your bank account to another person's bank account within minutes¹, please carefully review your payment before sending and only send money to recipients you know and trust.

9. What if I sent money to the wrong person?

If you sent money to the wrong person, we recommend contacting the recipient and requesting the money back. If you are not able to get your money back, please call us at 1.800.327.9862 so we can help you.

10. What if I receive a payment from someone that I don't know?

It is strongly recommended that you do not spend any money that you receive from an unknown user. *Zelle* is intended to only be used between individuals that you know and trust. If you receive a payment that you are unsure about, please contact the United Bank Customer Service Center at 1.800.327.9862.

11. How long does it take to receive money with *Zelle*?

Money sent with *Zelle* is typically available to an enrolled recipient within minutes¹. That's why it is important to only send money to recipients you know and trust. Ask your recipient to enroll with *Zelle* before you send them money – this will help them get your payment more quickly. Many recipients already have *Zelle* available through their bank's mobile app. Find a list of all participating banks and credit unions [here](#). If your recipient's bank isn't on the list, your recipient can still use *Zelle* by downloading the *Zelle* app for Android and iOS.

If you send money to someone who isn't enrolled with *Zelle*, they will receive a payment notification prompting them to enroll with *Zelle*. After enrollment, the money will move directly into your recipient's account. Once their first payment completes, your recipient will be able to receive future payments faster, typically within minutes¹.

If your payment is still pending, we recommend confirming that the person you sent money to has enrolled with *Zelle* and that you entered the right email address or U.S. mobile number. If you're waiting to receive money, we recommend confirming that the sender entered the right email address or U.S. mobile number.

Still having trouble? Please give the United Bank Customer Service Center a call at 1.800.327.9862 or get in touch through our support page.



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12. Will the person I send money to be notified?

Yes, they will receive notification via email or text message.

13. Do payments with Zelle expire?

If your recipient is not enrolled with *Zelle* and does not respond to your invite within 14 days, the payment will be canceled, and the money will not be taken out of your account.

14. Can I split the cost of an expense with multiple people?

You can split the cost of an expense, like gas for a roadtrip, with multiple people. When on the *Zelle* tab of the *Bank With United* app, select the "Split" option². Choose the recipients that you want to split a payment between and enter the amount. Keep in mind that *Zelle* will factor in your portion of the payment. For example, if you paid for dinner, and now want to split the cost of the dinner with two friends, add \$30 as the Split amount and the two contacts you select will both be asked to pay you \$10 each. In this scenario, you will not be charged for your portion of the dinner (since you already paid for it). The cost of the dinner does not need to be split equally, you can change the amount you're requesting from each person and the remaining portion will adjust.

15. How will I know when someone sends me money?

If someone sends you money, you will be notified via email or text message.

16. How do I decide which account will be linked to Zelle?

You can change the account linked to *Zelle* by accessing *Zelle* within our app and clicking on your avatar photo in the top right. You can link any account that you are an authorized user of, provided that the account is a Checking, Savings, or Money Market account.

17. Can I use Zelle internationally?

In order to use *Zelle*, the sender and recipient's bank accounts must be based in the U.S.

18. What if I already use Zelle with a different bank?

You can use *Zelle* at multiple banks, but you must have a different email address or U.S. mobile number linked to each account you enroll with *Zelle*. If you try to use the same email address or mobile phone number to enroll with *Zelle* at multiple banks, you will receive an error message.

19. What if I get an error message when I try to enroll a mobile number or email address?

Your U.S. mobile number or email address may already be enrolled with *Zelle* at another financial institution. You should be given the option to transfer your associated U.S. mobile number or email address when enrolling into *Zelle* at United Bank. If you are unable to transfer your mobile phone number or email address upon enrolling in *Zelle* at United Bank, please contact the United Bank Customer Service Center at 1.800.327.9862.



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20. What does United Bank do to protect your information?

At United, we use extensive security to protect your information. Since Zelle is accessed through our *Bank With United* app, your information is protected with the same technology we use to keep your bank accounts safe. We use encryption, along with many other security methods, to keep your accounts safe.

If you lose your mobile phone or if you ever notice any potential suspicious activity, we urge you to contact us immediately at 1.800.327.9862.

21. Contact List

When making a payment or a request with *Zelle*, you may notice that your contact list is seemingly out of order at the top of the list². If a contact does not have information completed in their first name field, they will be shown at the top of the list by default. Additionally, if you are trying to search for a contact, please search by their full first and last name to ensure accurate results.

¹Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*. Must have a bank account in the U.S. to use *Zelle*.

²In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled in *Zelle*.



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