

### What is Zelle®?

Zelle® is an easy way to send money directly between almost any U.S. bank accounts typically within minutes<sup>1</sup>. With just an email address or U.S. mobile phone number, you can quickly, safely and easily send and receive money with people you know and trust, regardless of where they bank.

### Who can I send money to?

You can use Zelle® to send money to almost anyone with an eligible bank account. Eligibility requirements vary depending on where your recipient banks. For your protection, you should only use Zelle® when sending money to people and small businesses you know and trust.

Check with your recipient to ensure their correct email address or U.S. mobile phone number is enrolled in Zelle® so they can receive money.

### What protection do I have when I use Zelle®?

Zelle® is intended to replace instances where cash and checks are being exchanged. You do not have the same protections associated with a credit card or a debit card transaction, such as the ability to dispute purchase transactions. Once you send money with Zelle®, you cannot cancel the payment if your recipient has already enrolled. Neither Zelle® nor the bank offers a protection program for any authorized payments made with Zelle® – for example, if you do not receive the item you paid for or the item is not as described or as you expected.

We recommend you only send money to known and trusted recipients when using Zelle®.

### Is there a fee for Zelle®?

SWACU does not charge a fee to send or receive money with Zelle®. However, when using Zelle® on a mobile device, your mobile carrier's message and data rates may apply. Account fees may apply to SWACU account(s) with which you use Zelle®.

### How much money can I send and receive with Zelle®?

**Sending limits:** For your security, we restrict the amount of money you can send to recipients. There are daily and 30-day (rolling) limits. The amounts you can send daily and over 30 days will vary based on your funding account, your recipient, your account and online banking history, and your payment history for each recipient.

**Receiving limits:** We do not limit how much money you can receive with Zelle®. However, the sender may be subject to limits on how much they can send you, based on the policies of their financial institution.

### When will my payment arrive with Zelle®?

Once your recipient enrolls either a U.S. mobile phone number or email address with Zelle®, payments are typically delivered within minutes. In some cases, we may need to delay or block a payment for your protection.

### Who are the Zelle® participating financial institutions?

For a full list of participating financial institutions, visit [zellepay.com/partners](https://zellepay.com/partners).

To send money to an eligible small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience.

Remember to only use Zelle® to send money to friends, family, and others you know and trust.

### How do I send Money?

Follow these steps to Send money with Zelle®:

Sign on and select Transfer and Pay on the desktop or Pay & Transfer on the mobile app.

Select Zelle®.

Select Send.

Select the recipient.

Enter the amount.

Select Review.

Select Send.

### Will I receive text messages from SWACU when I use Zelle®?

SWACU may send you text messages related to your Zelle® activity (like when you add a new recipient or when you send money to a first-time recipient). SWACU text messages related to Zelle® will come from either #####. You can stop text messages related to Zelle® by following the instructions found in the body of the text messages.

SWACU will need to verify your identity before processing some Zelle® payments, including when you send money to a first-time recipient. This step requires us to send you a text message code. To complete this verification step, you must have a text-enabled mobile device

### How do I request money with Zelle®?

Sign on and select Pay & Transfer.

Select Zelle®

From the Zelle® screen, select Request.

Select from your list of recipients or the plus (+) icon to add a new one.

Enter the amount you're requesting, double-check it to make sure it's correct, then select Request.

Before you can request money, you must have enrolled an email address or U.S. mobile number with Zelle®.

#### What do I do if my recipient never received my payment?

If your recipient did not receive your payment, make sure they've enrolled an email address or U.S. mobile number with Zelle®. If they have enrolled, check that the email address or U.S. mobile number you used to send money to your recipient is associated with your recipient's Zelle® profile.

You can check the payment status in your Zelle® Activity. In some cases, payments may be delayed or blocked for your protection.

#### Can I cancel a payment?

If your recipient has already enrolled with Zelle®, the payment is sent directly to their bank account and cannot be canceled. Keep in mind that Zelle® payments are not covered by the same protections as credit card and debit card payments.

If the payment is still pending because your recipient has not yet enrolled, you may cancel it. Go to your Zelle® Activity, choose the payment you want to cancel, then select Cancel Payment.

We recommend that you only use Zelle® to send and receive money with people and small businesses you know and trust. Always remember to carefully verify your recipient's email address or U.S. mobile number before you send money.

#### Is my information secure?

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

#### Can I use Zelle® internationally?

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