

C ● R E B A N K together with **zelle**<sup>®</sup>

# Consumer FAQs

FOR FINANCIAL INSTITUTIONS TO  
USE IN CONSUMER COMMUNICATIONS

## 1. What is Zelle®?

*Zelle* is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes<sup>1</sup>. 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 bank<sup>2</sup>. Ask your recipient to enroll with *Zelle* before you send them money – this will help them get your payment more quickly.

## 2. Who can I send money to with *Zelle*?

You can send money to friends, family and people you know<sup>2</sup>. We recommend you ask people to enroll with *Zelle* before you send them money – this will help them get your payment more quickly.

Since money is sent directly from your bank account to another person's bank account within minutes<sup>1</sup>, it's important to only send money to people you trust, and always ensure you've used the correct email address or U.S. mobile number. *Zelle* should only be used to send money to friends, family or others you trust.

## 3. How do I use *Zelle*?

You can send, request, or receive money with *Zelle*. To get started, log into Core Bank's online banking or mobile app and select "Send Money with Zelle®". Enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, accept terms and conditions, and you're finished.

To send money using *Zelle*, simply select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S. mobile phone number), add the amount you'd like to send and an optional memo, review, then hit "Send." In most cases, the money is available to your recipient in minutes<sup>1</sup>.

To request money using *Zelle*, choose "Request," select the individual(s) from whom you'd like to request money, enter the amount you'd like to request, include an optional note, review and hit "Request".\*\*

To receive money, just share your enrolled email address or U.S. mobile phone number with a friend and ask them to send you money with *Zelle*.

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



## 4. Someone sent me money with *Zelle*, how do I receive it?

If you have already enrolled with *Zelle*, you do not need to take any further action. The money will move directly into your bank account, typically within minutes<sup>1</sup>.

If you have not yet enrolled with *Zelle*, follow these steps:

1. Click on the link provided in the payment notification you received via email or text message.
2. Select Core Bank.
3. Follow the instructions provided on the page to enroll and receive your payment. Pay attention to the email address or U.S. mobile number where you received the payment notification - you should enroll in *Zelle* with that email address or U.S. mobile number to ensure you receive your money.

## 5. What types of payments can I make with *Zelle*?

*Zelle* is a great way to send money to family, friends, and people you are familiar with such as your personal trainer, babysitter or neighbor<sup>2</sup>.

Since money is sent directly from your bank account to another person's bank account within minutes<sup>1</sup>, *Zelle* should not be used to send money to people you don't know or trust.

*Zelle* does not offer a protection program for any authorized payment made with *Zelle* – for example, if you do not receive goods or services that you paid for, or the goods or services that you received are damaged or are otherwise not as described or as you expected.

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

Core Bank does not charge any fees to use *Zelle*<sup>3</sup>.

## 7. How do I get started?

It's easy — *Zelle* is already available within Core Bank's mobile banking app and online banking! Check our app or sign-in online and follow a few simple steps to enroll with *Zelle* today. We recommend you enroll before someone 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](#).



If your recipient's bank isn't on the list, don't worry! The list of participating financial institutions is always growing, and your recipient can still use *Zelle* by downloading the *Zelle* app for Android and iOS.

To enroll with the *Zelle* app, your recipient will enter their basic contact information, an email address and U.S. mobile number, and a Visa® or Mastercard® debit card with a U.S. based account (does not include U.S. territories). *Zelle* does not accept debit cards associated with international deposit accounts or any credit cards.

## 8. How does *Zelle* work?

When you enroll with *Zelle* through the Core Bank app, your name, the name of your bank and the email address or U.S. mobile number you enrolled is shared with *Zelle* (no sensitive account details are shared – those stay with Core Bank). When someone sends money to your enrolled email address or U.S. mobile number, *Zelle* looks up the email address or mobile number in its “directory” and notifies Core Bank of the incoming payment. Core Bank then directs the payment into your bank account, all while keeping your sensitive account details private.

## 9. Can I use *Zelle* internationally?

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

## 10. Can I cancel a payment?

You can only cancel a payment if the person you sent money to hasn't yet enrolled with *Zelle*. To check whether the payment is still pending because the recipient hasn't yet enrolled, you can go to your activity page, choose the payment you want to cancel, and then select “Cancel This Payment.”

If the person you sent money to has already enrolled with *Zelle*, the money is sent directly to their bank account and cannot be canceled. This is why it's important to only send money to people you know and trust, and always ensure you've used the correct email address or U.S. mobile number when sending money.

If you sent money to the wrong person, we recommend contacting the recipient and requesting the money back. If you aren't able to get your money back, please call us at 1-877-969-7672 so we can help you.



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

Money sent with *Zelle* is typically available to an enrolled person within minutes<sup>1</sup>. Ask your friends and family to enroll with *Zelle* before you send them money – this will help them get your payment more quickly.

If you send money to someone who isn't enrolled with *Zelle*, they will receive a notification prompting them to enroll. After enrollment, it may take between 1 and 3 business days for your recipient to receive their first payment. This is a security feature of *Zelle* designed to protect you when you're sending or receiving money with *Zelle*. Once their first payment completes, your recipient will be able to receive future payments faster, typically within minutes<sup>1</sup>.

If it has been more than three days, we recommend confirming that the person you sent money to has enrolled with *Zelle* and that you entered the correct email address or U.S. mobile phone number. If you're waiting to receive money, you should check to see if you've received a payment notification via email or text message. If you haven't received a payment notification, we recommend following up with the sender to confirm they entered the correct email address or U.S. mobile phone number.

Still having trouble? Please give the Core Bank customer support team a call toll-free at 1-877-968-7672 or get in touch through our support page.

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

Yes! They will receive a notification via email or text message.

## 13. Is my information secure?

Keeping your money and information safe is a top priority for Core Bank. 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.

## 14. I'm unsure about using *Zelle* to pay someone I don't know. What should I do?

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), you should 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 *Zelle* nor Core Bank offer a protection program for any purchase or sale conducted using *Zelle*.

## 15. What if I get an error message when I try to enroll an email address or U.S. mobile number?

Your email address or U.S. mobile phone number may already be enrolled with *Zelle* at another bank or credit union. Call our customer support team and ask them to move your email address or U.S. mobile phone number to Core Bank so you can use it for *Zelle*.

Once customer support moves your email address or U.S. mobile phone number, it will be connected to your Core Bank account so you can start sending and receiving money with *Zelle*. Please call Core Bank customer support toll-free at 1-877-968-7672 for help.

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<sup>1</sup> To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with *Zelle*.

<sup>2</sup> Must have a bank account in the U.S. to use *Zelle*.

<sup>3</sup> Mobile carrier fees may apply.