

Q&A Guide

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 minutes¹. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank².

Who can I send money to?

You can send money to friends, family and others you trust^{Error! Bookmark not defined.}.

Since money is sent directly from your bank account to another person's bank account within minutes^{Error! Bookmark not defined.}, 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.

Is my information secure?

When *Zelle* is used within our mobile app or online banking, the same security protections that we use to protect your accounts are in place.

Is there a fee for Zelle?

PCM Credit Union does not charge a fee to use *Zelle*. Data rates may apply from your mobile carrier if used on your mobile device.

Are there limits to the amount of money I can send or receive with Zelle?

Spending limits: For security reasons, PCM Credit Union sets limits on the amount of money that can be sent with *Zelle*. Please see our *Zelle* agreement for specifics.

Receiving limits: PCM Credit Union does not limit the amount of money you can receive with *Zelle*.

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^{Error! Bookmark not defined.}.

Since money is sent directly from your bank account to another person's bank account within minutes^{Error! Bookmark not defined.}, *Zelle* should only be used to send money to friends, family and others you trust.

Zelle does not offer 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.

[BANK/CREDIT UNION to insert statement as to what they do or do not offer here].

Note: When speaking about protection programs, Financial Institutions are required to state what protections they do or do not offer. If the bank/credit union does not offer a protection program either, the statement above can be modified to say “Neither Bank/Credit Union nor *Zelle* offers a protection program...”

Can I use *Zelle* internationally?

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

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 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 920.593.2201 so we can help you.

How does *Zelle* work?

When you enroll with *Zelle* through the PCMCU Mobile 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 PCMCU). 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 PCMCU of the incoming payment. PCMCU then directs the payment into your bank account, all while keeping your sensitive account details private.

How do I get started?

It's easy — *Zelle* is already available within PCMCU's Mobile App and online banking! Check our app or sign-in online and follow a few simple steps to enroll with *Zelle* today.

How do I send money?

To send money, click Send, select a trusted recipient from your contact list or add one, enter the amount, an optional note, and click Send.

Will the person I send money to receive a notification?

Yes, they will receive an email or text notification letting them know you have sent money.

How do I request money?

To request money for things like your share of the rent or concert tickets, simply click Request, select a contact from your contact list or add one, enter the amount, an optional note and click Request³. Your contact will receive a notification that you have requested money from them.

How do I receive money?

If you are already enrolled with *Zelle*, no action is needed. The money will move directly into your account. If you are not already enrolled, simply click on the link provided within the email or text notification you received. Select your Financial Institution's name and follow the provided instructions to enroll with *Zelle* to receive your payment. Note: it is important to enroll with *Zelle* using the email address or U.S. mobile phone number that you received the payment notification at.

How long does it take to receive money?

Money sent with *Zelle* is typically available to an enrolled recipient within minutes**Error! Bookmark not defined..**

If you send money to someone who isn't enrolled with *Zelle*, they will receive a notification prompting them to enroll. After enrollment, the money will move directly to your recipient's account, typically within minutes**Error! Bookmark not defined..**

If your payment is pending, 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 PCMCU member support team a call toll-free at 920.593.2201 or get in touch through our support page.

What if I want to send money to someone whose FI does not offer *Zelle*?

You can find a full list of participating banks and credit unions live with *Zelle* at <https://enroll.zellepay.com/>.

If your recipient's bank or credit union 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.

What if my payment is pending or I am waiting to receive money?

If your payment is pending, 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 PCMCU member support team a call toll-free at 920.593.2201.

What if I get an error message when I try to enroll?

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

Once member support moves your email address or U.S. mobile phone number, it will be connected to your PCMCU account so you can start sending and receiving money with *Zelle* through the PCMCU Mobile App and online banking. Please call PCMCU member support toll-free at 920.593.2201 for help.

Legal Disclaimers:

- 1) Transactions typically occur in minutes when the recipient's email address or U.S. mobile phone number are already enrolled with *Zelle*.
- 2) Must have a bank account in the U.S. to use *Zelle*.
- 3) In order to send payment requests or split payments requests to a U.S. mobile number, the mobile number must already be enrolled with *Zelle*.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Visa is a registered trademark of Visa International Service Association.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.