

# The Farmers National Bank of Emlenton

## Frequently Asked Questions

### Zelle FAQs

**Q: What is Zelle?**

**A:** 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 trust, regardless of where they bank<sup>2</sup>.

**Q: How do I enroll in Zelle?**

**A:** Enroll with Zelle in Farmers National Bank mobile banking app. Open your app, select the Bill Pay tab, click on Zelle, and simply follow the steps as prompted to enroll and get started. We recommend you enroll with Zelle before anyone sends you money – this will help you get your first payment faster.

**Q: How do I use Zelle?**

**A:** You can send, request, or receive money with Zelle. To get started, log into your 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 are ready to start sending and receiving with Zelle. 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 would like to send and an optional note, review, then hit "Send." In most cases, the money is available to your recipient in minutes<sup>1</sup>.

**Q: Who can send money with Zelle?**

**A:** You can send money to friends, family, and others you trust<sup>2</sup>. Since money is sent directly from your bank account to another person's bank account within minutes<sup>1</sup>, it is important to only send money to people you trust, and always ensure you have used the correct email address or U.S. mobile number.

**Q: How do I receive money?**

**A:** To receive money, just share your email address or U.S. mobile phone number with a friend and ask them to send you money with Zelle. You will receive a payment notification once the money has been sent. If you have already enrolled your email address or U.S. mobile phone number, then you will not need to take any further action and the money will go directly into your bank account. We recommend you enroll with Zelle before anyone sends you money – this will help you get your first payment faster.

**Q: Is sending money with your mobile phone safe?**

**A:** Zelle within the Farmers National Bank mobile app features all the same security standards you have come to expect from your bank, while allowing you to realize the convenience of sending money from your phone. With Zelle, you can send or receive money without revealing your sensitive financial account information to other people. Zelle can minimize many of the worries you may have when carrying cash, writing checks, or receiving checks. Zelle provides electronic notification of a payment and eliminates the possibility of your check getting lost or stolen in the mail.

**Q: What should Zelle be used for?**

**A:** Zelle is a great way to send money to family, friends, and other people that you know and trust such as your personal trainer, babysitter, or a neighbor. If you do not know the person or are not 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 those types of transactions. Those transactions are potentially high risk. Neither The Farmers National Bank of Emlenton nor Zelle offers a purchase protection for any purchase or sale conducted using Zelle.

**Q: How long does it take to receive money with Zelle?**

**A:** Money sent with Zelle is typically available to an enrolled recipient within minutes<sup>†</sup>, so it is important you know and trust the person you are sending it to. Ask your recipient 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 is not enrolled with Zelle, they will receive a payment notification prompting them to enroll with Zelle. After your recipient enrolls, it may take between 1 and 3 business days for your recipient to receive that payment in their bank account. This is a security feature of Zelle designed to reduce risk and protect you whenever you are sending or receiving money. Once that payment completes, that recipient will be able to receive future payments faster, typically within minutes<sup>†</sup>. If it has been more

than three days, we recommend confirming that the person you sent money to has enrolled in Zelle and that you entered the right email address or U.S. mobile number. If you are waiting to receive money, you should first check to see if you received a payment notification. If you did not receive a payment notification, then follow-up with the sender. Check the email address or U.S. mobile number where you received the payment notification. You should enroll with that email or U.S. mobile number.

**Q: Are there any costs associated with using Zelle?**

**A:** The Farmers National Bank of Emlenton does not charge any fees to use Zelle as a personal consumer. Only consumers have access to Zelle. Businesses do not have access to Zelle. Your mobile carrier's messaging and data rates may apply. Follow-up with your wireless provider for more information.

**Q: What is the phone number for Zelle support?**

**A:** The Zelle support line is 844.428.8542. Please note this is not an internal Bank phone number. You may also call Bank customer support at 877.862.9270.

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<sup>1</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*.

<sup>2</sup> Must have a bank account in the U.S. to use *Zelle*. To send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with *Zelle*.