

Top Tips for Using Zelle®

Zelle is a fast and easy way to send money to family, friends, and others you trust¹. You can send or receive money between most bank accounts in the U.S², typically within minutes³, using just an email address or U.S. mobile phone number.

DO

- **Confirm your contact info.** Before enrolling in *Zelle*, be sure to confirm or update your U.S. mobile phone number and email address found in the MORE tab in the Huntington Mobile app.
- **Enroll in *Zelle* within the Huntington Mobile app.** Just open the app > select the Payments tab > and tap to Enroll.
 - If you don't yet have the Huntington Mobile app, simply download it from the App Store® or Google Play™ to get started with *Zelle*.
- **Select your checking account.** Select the checking account you want to link to *Zelle* for your transactions. Only personal checking accounts can be used to send and receive money with *Zelle*. Then, select either your email address and/or your U.S. mobile phone number for your *Zelle* transactions.
- **Switch your enrollment.** If enrolled in *Zelle* at another bank or credit union, be sure to switch your enrollment with *Zelle* to the Huntington Mobile app. Just follow the prompts when you enroll to quickly link up with Huntington.
 - When you switch enrollment, any pending or future dated payments you may have at the bank where your U.S. mobile number or email address is enrolled will be canceled.
- **Ask your recipient to enroll with *Zelle*** within their bank's mobile app or the *Zelle* app before you send them money. This will help them get your first payment faster.
- **It's important to only send money to friends, family, and other people you know and trust.** Money is sent directly from your bank account to another person's bank account within minutes. Always ensure you're using the correct email address or U.S. mobile number for your recipient before sending money.
 - If you sent money to the wrong person, we recommend contacting the recipient and requesting the money back.
- **To receive money with *Zelle*, share your enrolled email address or U.S. mobile phone number** with your friend or family member, and ask them to send you money with *Zelle*.

AVOID

- **Zelle should not be used to send money to people you don't know and trust¹.** If you don't know the person or aren't sure you will get what you paid for, you should not use *Zelle*.
 - You do not have the same protections when you use *Zelle* that you have when you use a debit or credit card. Neither *Zelle* nor Huntington offers a protection program for an authorized payment you make using *Zelle*, for example, if you do not receive the item you paid for with *Zelle* or the item is not as described or as you expected.
- **Don't share sensitive account or login information.** Neither Huntington nor *Zelle* will ever call, email, or text asking for login credentials, verification codes or passwords.
- **A Zelle payment cannot be canceled.** If the person to whom you sent money has already enrolled with *Zelle*, the money is sent directly to their U.S. bank account² and cannot be canceled. That 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.
- **No need to contact family, friends, and others you trust when requesting money.** The person who receives the request via email or text message will be able to accept or decline. If they accept your request, you will typically receive the money in minutes³. If they aren't already enrolled with *Zelle*, they will receive a notification prompting them to enroll.
- **If a request for payment is still pending, do not resend.** First, 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 person from whom you requested money to confirm they are enrolled in *Zelle* and that they entered your correct email address or U.S. mobile phone number.

¹ For your protection, you should only send money to those you know and trust, such as family, friends and other people you know such as your personal trainer, babysitter or neighbor. If you don't know the person or aren't sure you will get what you paid for, you should not use *Zelle*® for these types of transactions.

² Must have a bank account in the U.S. to use *Zelle*.

³ Transactions typically occur in minutes when the recipient's email address or U.S mobile number is already enrolled with *Zelle*.

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