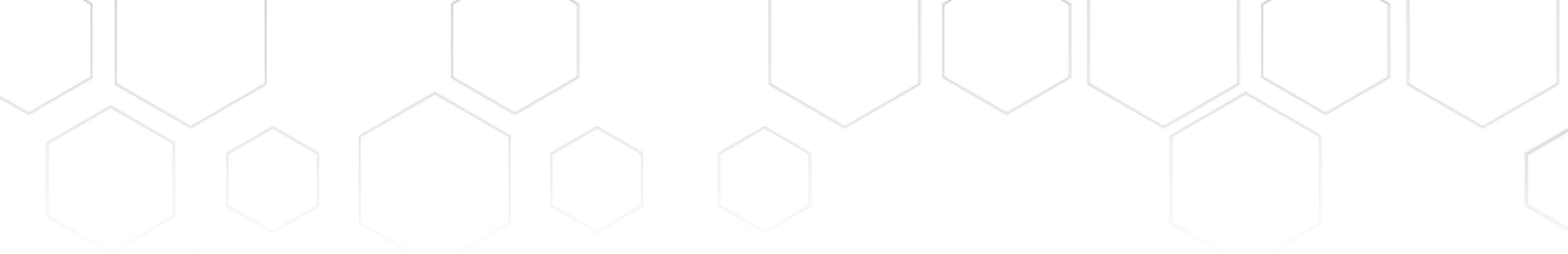


Top Tips for Using Zelle®

Zelle® is a fast and easy way to send and receive money. Whether you're new to *Zelle* or want a refresher, these tips can help make using *Zelle* easier.

- **It's important to only send money to friends, family, and other people you know and trust¹.** Money is sent directly from your U.S. bank account² to another person's bank account within minutes³. Always ensure you're using the correct email address or U.S. mobile number of your recipient before sending money.
- **To receive money with *Zelle*, just 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*.
- **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.
- ***Zelle* should not be used to send money to people you don't know and trust.** 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 bank account 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 minutes. 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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