



## 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>i</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>ii</sup>.

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

You can send money to friends, family and others you trust<sup>ii</sup>.

Since money is sent directly from your bank account to another person's bank account within minutes<sup>i</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.

## 3. How do I use Zelle®?

You can send, request, or receive money with Zelle®.

1. To get started, log into Ledyard's online banking or mobile app, navigate to Bill Pay and select "Send Money with Zelle®" Accept terms and conditions, enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, and you're ready to start sending and receiving with Zelle®.
2. To send money using Zelle®, simply add a trusted recipient's email address or U.S. mobile phone number, enter the amount you'd like to send and an optional note, review, then hit "Send." In most cases, the money is available to your recipient in minutes<sup>i</sup>.

3. 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”<sup>iii</sup>.
4. 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®.

#### 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 Ledyard National 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 with Zelle® using the email address or U.S. mobile number where you received the notification to ensure you receive your money.

#### 4. 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>ii</sup>.

Since money is sent directly from your bank account to another person’s bank account within minutes<sup>i</sup>, Zelle® should only be used to send money to friends, family and others you trust.

*Neither* Ledyard National Bank nor Zelle® offers 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.

#### 5. Are there any fees to send money using Zelle®?

Ledyard National Bank does not charge any fees to use Zelle®

## 6. How do I get started?

It's easy — Zelle® is already available within Ledyard's mobile banking app and online banking within Bill Pay! Check our app or sign-in online and follow a few simple steps to enroll with Zelle® today.

## 7. What if I want to send money to someone whose bank doesn't offer Zelle®?

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 our online banking Bill Pay account, or mobile banking 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 Ledyard National 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 Ledyard National Bank of the incoming payment. Ledyard National 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 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 toll-free at (888) 746-4562 so we can help you.

Scheduled and recurring payments are not sent with Zelle®. You can cancel a payment that is scheduled in advance if the money has not already been deducted from your account.

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

Money sent with Zelle® is typically available to an enrolled recipient within minutes<sup>1</sup>.

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<sup>1</sup>.

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 contact Ledyard Client Support at (888) 746-4562.

## 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 Ledyard National 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 online 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 Ledyard National Bank nor Zelle® offers 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.

### 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 client support team at (888) 746-4562 and ask them to move your email address or U.S. mobile phone number to Ledyard National Bank so you can use it for Zelle®.

Once client support moves your email address or U.S. mobile phone number, it will be connected to your Ledyard National Bank account so you can start sending and receiving money with Zelle® through the Ledyard mobile banking app and online banking. Please call Ledyard's client support toll-free at (888) 746-4562 for help.

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

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

<sup>iii</sup> In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®.