

## 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>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>1</sup>.

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

Since money is sent directly from your bank account to another person's bank account within minutes<sup>1</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 phone number.

You can send money to friends, family and others you trust.

## 3. Can I send money to myself, from one bank to another?

Yes, but you must use a different email address or U.S. mobile number for each U.S. bank account you enroll with Zelle®. Since your email address or U.S. mobile number is a unique identifier that tells us where to direct your payments, you need a different email address/U.S. mobile number for each account you enroll with Zelle®.

## 4. How do I use Zelle®?

You can send, request, or receive money with Zelle®. To get started, log into your mobile banking app and select "Send Money with Zelle®." Following the prompts, enter the information requested, accept the terms and conditions, and you're 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'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>1</sup>.

To request money using Zelle®, choose "Request," select the individual 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>2</sup>.

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®.

## 5. What happens if I leave my bank then need to enroll with Zelle® at my new bank?

If you leave one bank and need to enroll with Zelle® at a new bank, you will be able to transfer your enrollment when you enroll your new bank. If you encounter issues with this process you should contact your new bank's customer support for assistance. If you experience trouble transferring your enrollment to Investar, call our customer support team at 855-306-8574.

## 6. 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 Investar Bank.
3. Follow the instructions provided on the page to enroll and receive your money. Pay attention to the email address or U.S. mobile phone number where you received the payment notification - you should enroll with Zelle® using that email address or U.S. mobile phone number to ensure you receive your money.

## 7. What types of payments can I make with Zelle®?

Zelle® is a great way to send money to friends, family and people you are familiar with such as your personal trainer, babysitter or neighbor<sup>1</sup>.

Since money is sent directly from your bank account to another person's bank account within minutes<sup>1</sup>, Zelle® should only be used to send money to people you trust.

Neither Investar 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.

#### **8. How do I get started?**

It's easy — Zelle® is already available in your mobile banking app! Check your app and follow a few simple steps to enroll with Zelle® today.

#### **9. What if I want to send money to someone whose bank or credit union 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 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.

#### **10. How does Zelle® work?**

When you enroll with Zelle® through your banking app, your name, your financial institution's name, and the email address or U.S. mobile number you enrolled is shared with Zelle® (no sensitive account details are shared – those stay with Investar Bank). When someone sends money to your enrolled email address or U.S. mobile phone number, Zelle® looks up the email address or mobile number in its "directory" and notifies Investar Bank of the incoming payment. Investar Bank then directs the payment into your bank account, all while keeping your sensitive account details private.

#### **11. Can I use Zelle® internationally?**

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

#### **12. 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, call our customer support team at 855-306-8574 team so we can help you.

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

Money sent with Zelle® is typically available to an enrolled recipient within minutes.

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.

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? Call our customer support team at 855-306-8574 so we can help you.

**14. Will the person I send money to be notified?**

Yes! They will receive a notification via email or text message.

**15. Is my information secure?**

Keeping your money and information safe is a top priority. When you use Zelle® within your mobile app, your information is protected with the same technology we use to keep your bank account safe.

**16. 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 Investar 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.

**17. 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.

If you would like to move your email address or U.S. mobile phone number from the financial institution where you initially enrolled with Zelle®, simply click "Transfer" when prompted during the Zelle® enrollment process and confirm your desired changes.

Once you transfer your email address or U.S. mobile phone number, it will be connected to your bank account at Investar Bank and you can start sending and receiving money with Zelle® right away.

**18. Can I pay a small business with Zelle®?**

Some small businesses are able to receive payments with Zelle®. Ask your favorite small business if they accept payments with Zelle®. If they do, you can pay them directly from your mobile banking app using just their email address or U.S. mobile number.

Neither Investar Bank, nor Zelle®, offers a protection program for any authorized payments made with Zelle®, so you should only send money to people (and small businesses) you trust. Also, always ensure you've used the correct email address or U.S. mobile number when sending money. <sup>1</sup>

---

<sup>1</sup>U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees.

<sup>2</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®.