# In addition to accepting checks, HEART will now accept electronic payments via Zelle for Luncheons.

### What is Zelle®?

Zelle® is an easy way to send money directly between almost any U.S. bank accounts typically within minutes. With just an email address or U.S. mobile phone number, you can quickly, safely and easily send and receive money with more people you know and trust, regardless of where they bank.

#### How can I use Zelle®?

You can send, request, or receive money with Zelle®. After you've enrolled, simply add your recipient's email address or U.S. mobile number, the amount you'd like to send or request, review and add a memo, and hit "confirm." In most cases, the money is typically available in minutes1. To receive money, just share your enrolled email address or mobile number with a friend or person you trust and ask them to send you money with Zelle®.

To enroll with the Zelle® app, enter your basic contact information, an email address and U.S. mobile number, and a Visa® or Mastercard® debit card with a U.S. based account. We do not accept debit cards associated with international deposit accounts or any credit cards.

# How do I get started?

It's easy — if your bank or credit union offers Zelle®, it's already available in your mobile banking app or online banking! Check your mobile banking app or sign-in to your online banking site and follow a few simple steps to enroll your Zelle® profile. You can find a list of participating banks and credit unions offering Zelle®.

Don't see your bank or credit union listed? Don't worry! Our network of participating financial institutions is always growing, and you can still use Zelle® by downloading the Zelle® app for Android and iOS.

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

Zelle® doesn't charge a fee to send or receive money. We recommend confirming with your bank or credit union that there are no fees for Zelle® transactions.

## To transfer funds to HEART:

- Select your "HEART" contact
- Select "email" as the means to transfer funds
- Use this email: hocoretired@gmail.com

**NOTE:** Upon paying with Zelle, you will receive a message confirming your payment. The name, Ellen Hill, will show up. Ellen is our HEART treasurer, and her name reflects that she created our HEART Zelle Account.