

Zelle FAQs FNBSM Conversion October 12, 2023

Q: When will Zelle be available to legacy FNBSM customers?

We are working diligently behind the scenes to begin offering Zelle to consumers later this year. We sincerely apologize for any inconvenience this may cause.

Q: How are we communicating availability of Zelle to FNBSM customers?

An email is being sent on October 12 to FNBSM customers that are "active" Zelle users informing them that Zelle will be temporarily unavailable until later this year.

We will communicate further with customers once a date of availability has been established.

- Q: May customers continue to use Zelle by downloading the Zelle app?
 Yes, customers may download the Zelle app in the App Store or Google Play and enroll their
 United Community Mastercard debit card. However, transactions initiated through the Zelle app
 will no longer be processed once Zelle is available through United Community. We will
 communicate further with customers once a date of availability has been established.
- **Q:** Will Zelle be available for small business customers at United Community? No. Zelle will only be available for consumer account types.
- **Q:** Will there be any fees to send money using Zelle? United Community will not charge any fees to use Zelle with your personal account.