

Dear Member:

On January 21st, Zelle[®] is Coming!

If you like Popmoney[®] you are going to love *Zelle*. It's a fast, safe and easy way to send and receive money. With *Zelle* you can easily split the cost of a bill, request money for a group gift or pay back your roommate for your share of the rent.

It's Safe – Access *Zelle* from your online banking account or mobile app.

It's Fast – Delivery is typically within minutes between enrolled users. ²

It's Useful – Send money to nearly anyone that you know and trust. ¹

It's Easy – No need to reenter your information, it is all there.

To start sending money to friends, family and those you know and trust simply navigate to the Payments tab in digital banking. ³

1. Select **Send Money with Zelle[®]**.
2. Accept terms and conditions.
3. Select the account you want to use. (Because you used Popmoney, your other enrollment information (name, email address/U.S. mobile number) will automatically transfer to *Zelle*.)
4. Review your information. Done!

If you used Popmoney[®] previously or have scheduled future Popmoney payments, please carefully review the following and act as necessary.

- Notify any Contacts that you will no longer be using Popmoney. Ask your contacts to enroll with *Zelle* before you send them money – this will help them get your payment more quickly. You can find a full list of participating banks and credit unions live with *Zelle* at Zellepay.com.
- 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.
- If you receive Popmoney payments, please notify the Sender to use *Zelle* to send money to you instead.
- Prior Popmoney payment history will still be available to view on the "Activity" tab.
- Future Dated Pending or recurring payments can still be sent within our Bill Pay experience, with the following exceptions:
 - Any scheduled Popmoney payments over \$1,000.00 per day or \$3,000.00 per 30 days will be cancelled due to a change in Limits.
 - Any scheduled Popmoney payments using the Charitable Giving in Popmoney will be cancelled.
 - After the change to *Zelle*, we strongly recommend you review your "Pending Activity" on the "Activity" tab to verify all payments expected are present. We will make every attempt to notify you of any payment cancellations which occur during the transition.

To learn more about the features and benefits of *Zelle*, please visit <https://www.cpfcu.com/Zelle> and watch a brief video.

If you have any questions, please feel free to contact your Cedar Point Federal Credit Union Member Services at (800) 201-1647 and they will be happy to provide you with any additional details you may need!

We thank you for your continued support and business.

Cedar Point Federal Credit Union

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¹Must have a bank account in the U.S. to use *Zelle*.

²To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with *Zelle*.

³Certain limits apply.