



Consumer FAQs

FOR FINANCIAL INSTITUTIONS TO
USE IN CONSUMER COMMUNICATIONS

1. What is Zelle®?

Zelle® is a fast, safe and easy way to send money directly between almost any bank or credit union account in the U.S., typically within minutes¹. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank¹

2. How do I use Zelle®?

You can send, request, or receive money with Zelle®. To get started, log into Citizens National Bank's online or mobile banking app and select "Send Money with Zelle®" Enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, accept 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 minutes¹.

To request money using Zelle®, choose "Request," select the individual from whom you'd like to request money, enter the amount you'd like, include an optional note, review and hit "Request". If the person you are requesting money from is not yet enrolled with Zelle®, you must use their email address to request money. If the person has enrolled their U.S. mobile number, then you can send the request using their mobile phone number.

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®. If you have already enrolled with Zelle®, you do not need to take any further action. The money will be sent directly into your Citizens National Bank account, typically within minutes¹.

3. How do I get started?

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

4. 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 customer support team and ask them to move your email address or U.S. mobile phone number to Citizens National Bank so you can use it for Zelle®.



Once customer support moves your email address or U.S. mobile phone number, it will be connected to your Citizens National Bank account so you can start sending and receiving money with Zelle® through the Citizens National Bank mobile app and online banking. Please call Citizens National Bank customer support toll-free at 855.411.2311 for help.

5. How does Zelle® work?

When you enroll with Zelle® through the Citizens National Bank app, your name, the name of your bank/credit union, and the email address or U.S. mobile number you enrolled is shared with Zelle® (no sensitive account details are shared – those stay with Citizens 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 Citizens National Bank of the incoming payment. Citizens National Bank then directs the payment into your Citizens National Bank account, all while keeping your sensitive account details private.

6. Is my information secure?

Keeping your money and information safe is a top priority for Citizens 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 Citizens National Bank account safe.

7. Who can I send money to with Zelle®?

You can send money to friends, family and others you trust¹ even if they have a different bank or credit union.

Since money is sent directly from your Citizens National Bank account to another person’s bank account within minutes¹, 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.

8. 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®.

These types of transactions are potentially high risk (just like sending cash to a person you don’t know is high risk). Neither Citizens 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.



9. 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 neighbor¹.

Since money is sent directly from your Citizens National Bank account to another person's bank account within minutes¹, Zelle® should only be used to send money to friends, family and others you trust.

Neither Citizens 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.

10. 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 Citizens National Bank mobile app using just their email address or U.S. mobile number.

Neither Citizens National 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.

11. Can I use Zelle® internationally?

In order to use Zelle®, the sender and recipient's bank or credit union 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 you do not see this option available, please contact our customer support team at 606.679.6341 for assistance with canceling the pending 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, please immediately call our customer support team at 606.679.6341 so we can help you.

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

Citizens National Bank does not charge any fees¹ to use Zelle® with your personal checking account.

14. Are there any limits for sending and receiving money with Zelle®?

The amount of money you can send, as well as the frequency is set by each participating financial institution. To determine Citizens National Bank send limits, call our customer service at 606.679.6341.

There are no limits to the amount of money you can receive with Zelle®. However, remember that the person sending you money will most likely have limits set by their own financial institution on the amount of money they can send you.

15. 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.

16. Will the person I send money to be notified?

Yes! They will receive an email or text message notification via the email or U.S. mobile number they used to enroll with Zelle®.

17. 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 be sent directly into your Citizens National Bank account, typically within minutes¹.

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 Citizens 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 phone number where you received the payment notification - you should enroll with Zelle® using that email address or U.S. mobile number to ensure you receive your money.

18. 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 be sent 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? Please give the Citizens National Bank customer support team a call toll-free at 855.411.2311 or get in touch through our support page.

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

² 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®.

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