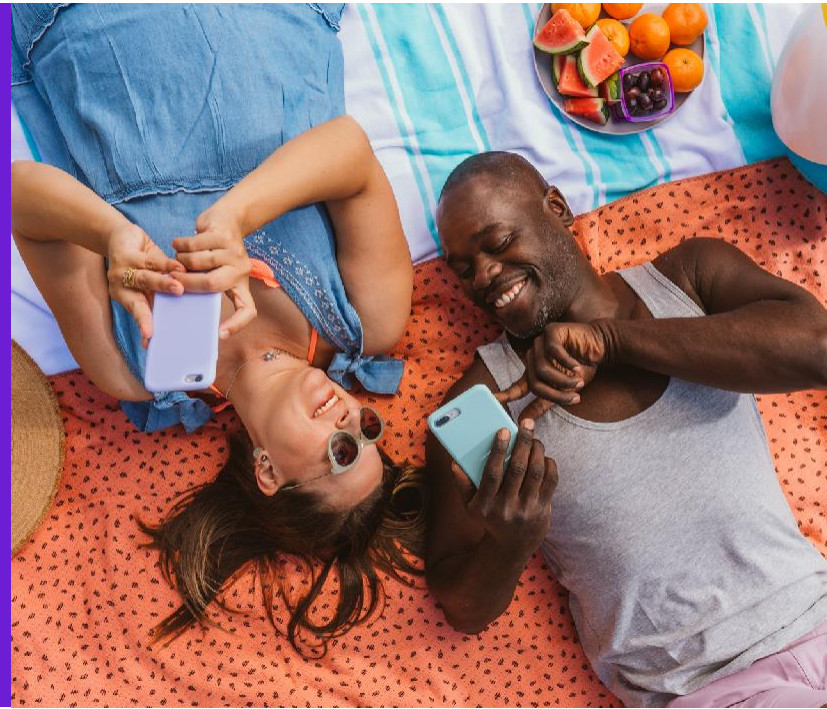


Grow and Retain Customers with Zelle®



Nearly a thousand community banks and credit unions benefit from Zelle®. You should too!

Think Zelle® is just for the big banks? Actually, Zelle® is offer by banks and credit unions of all sizes. Here are the facts:

67%

of community banks and credit union customers/ members are asking for Zelle®¹

1,500+

financial institutions (FIs) are contracted with Zelle® with over 1,000 live

51%

of those contracted FIs fall in the small to medium category²

Zelle® has grown in popularity as a fast, safe and easy way to send and receive money with friends, family and others you trust using just an email address or U.S. mobile phone number. Since access to Zelle® is built directly into your FI's online banking or mobile app, there's no need to download an additional app. Whether your customers or members are paying rent, gifting money or splitting the cost of a bill, Zelle® has them covered.

What can Zelle® do for your FI?



Reduce cash and check management costs by digitizing payments.



Create more cross-selling opportunities. FIs using Zelle® report customers use more of their other products and services.³



Attract and retain customers/members. Zelle® users are more profitable and stay with the FI longer.³



Drive customers/members to your app repeatedly so you maintain a central role in their financial lives.

What can Zelle® do for your customers/members?



Save time. Lessen the need to write checks; run to the ATM; or buy, wrap and mail gifts.



Send and receive money from almost anywhere, at any time for gifts, splitting costs or paying for many types of services.



Access money right away. Money is sent directly to the recipient's bank account and is available to spend within minutes⁴.



Keep track of P2P transactions in the same place as other banking transactions, making life simpler.

Investment Returns

FIs that have implemented Zelle® saw the following improvements:

- 12 percentage point reduction in checks written, relative to a matched control group⁵
- 2 percentage point reduction in checking account attrition, relative to a matched control group particularly in the 25-54 age groups⁵
- 5 percentage point average improvement in Reputation Institute Index score for a bank for customers of Zelle®, relative to non-customers⁶

Give your customers or members what they really want: the safety, convenience and flexibility Zelle® brings to their day-to-day lives while creating profitable opportunities for your FI.

1 Aite Group survey of 117 community banks and credit unions Q2-2020. Faster Payments for Community Banks and Credit Unions: Priorities for Growth. Aite Group, October 2020.

2 S&P Global Market Intelligence, 2021 (Small <\$500M, Medium \$5M - \$5B)

3 Zelle®, "[Zelle® Closes 2020 with Record \\$307 Billion Sent on 1.2 Billion Transactions](#)", March 19, 2021

4 U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

5 Six-month study conducted by Early Warning against a matched control group selected to look as close as possible to the Zelle® population (prior to joining) across available deposit account metrics, 2018.

6 Reputation Institute, "Zelle® RepTrak Report", June 10, 2019.