

## 4 Benefits Of Using Zelle®

In today's technology-driven landscape, it's essential that banks provide their customers with the latest ways to make banking-on-the-go an efficient and seamless experience. Zelle® is a fast, safe, and easy way to send and receive money with friends, family, and others you trust with a bank account in the U.S. In most cases, you can receive money directly into your bank account in minutes<sup>1</sup>. Here are four benefits of using Zelle:

*Jonathan Fernandez,  
Branch Manager*

### Fast transfers

Zelle allows you to quickly and securely send and receive money with those you trust who have a bank account in the United States. Zelle does not have a virtual balance. A virtual balance creates an extra step because payments land their first. Once the funds are there, you must request a transfer of funds from your virtual balance to your bank account. With Zelle, as long as the recipient is an enrolled user, incoming transfers appear in your available balance in just a few minutes.

Whether it's to address an unforeseen emergency or to simply send money to one another, this is a fast way to get the money in your account or that of your recipient after a one-time enrollment. In fact, Nerd Wallet recently rated Zelle as one of the fastest application for domestic transfers.

### Free to use

Zelle doesn't charge a fee to send or receive money. PlainsCapital does not charge a fee either.

### No new apps or accounts needed

Zelle is available in the PlainsCapital mobile banking app, so there's no need to download anything else. Many other banks also offer Zelle, so your recipients (if not a PlainsCapital customer), can also check to see if Zelle is available in their mobile banking app.

More than 140 million U.S. mobile banking consumers have access to Zelle in their mobile banking apps. There is also a Zelle app for those whose banks don't currently offer Zelle, but who do have a Mastercard® or Visa® debit card tied to a U.S. bank account.

### Convenience and cleanliness of going cashless

Zelle provides the convenience and safety of funds being sent directly from your account to the recipient's account and vice versa. There are typically no holds or wait times<sup>2</sup>. Daily activities like splitting the cost of utilities, groceries, or rent become much easier and faster than going to an ATM. In addition, going cashless means you don't have to transfer

actual cash by hand.

Want to learn more about the benefits of using *Zelle* and how it can streamline your on-the-go banking process? [Visit our \*Zelle\* page](#) or contact PlainsCapital Bank at 866.762.8392.

1 Must have a bank account in the U.S. to use Zelle. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

2 Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

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