



Important Update: Zelle® is Coming Soon to Union Savings Bank

We're excited to share that Union Savings Bank is launching **Zelle®**, a fast, safe, and easy way to send and receive money directly from your Union Savings Bank account. Zelle® allows you to transfer money using just an email address or mobile phone number.

As part of this launch, we are updating the **Terms and Conditions for BillPay Services**, effective February 20, 2025. These updates include:

- **Integration of Zelle® as a payment option** within our online and mobile banking services.
- **Changes to processing methods** for certain payments to enhance speed and efficiency.
- **Updated provisions on customer liability** for unauthorized transfers and security measures.

What You Need to Know

- There are no fees to use Zelle® for personal payments through Union Savings Bank.
- The updated Terms and Conditions for BillPay Services provide detailed information on how to dispute unauthorized transactions, your liability, and how to contact us for assistance.

On February 20, 2025 you can review the updated Terms and Conditions for BillPay Services in full by visiting <https://usavingsbank.com/ob-disclosure/> or accessing them via the Union Savings Bank mobile app.

If you have any questions or need more information, please contact us at (800) 582-9702 or visit Union Savings Bank's Zelle® information page at www.usavingsbank.com/zelle.

Thank you for trusting Union Savings Bank with your financial needs. We look forward to offering innovative and secure solutions like Zelle®.

Sincerely,

Your Internet Banking Team at Union Savings Bank

Zelle and the Zelle-related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

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

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



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