



Frequently Asked Questions

1. What is Zelle®?

Zelle® is a convenient way to send, receive, and request money with friends, family and others you trust through your bank or credit union's mobile app or online banking. All you need is your recipient's Zelle® enrolled email address or U.S. mobile number, and money will be available to use in minutes. Your account information and activity stay private. Zelle® is currently live in more than 2,300 financial institutions, so you can send money to enrolled friends and family even if they don't bank at First Financial.¹

2. How do I use Zelle®?

You can send, receive, or request money with Zelle.® To get started, log into the First Financial Mobile App or Online Banking. Upon logging in, you'll see Send money with Zelle® under Quick Links.

To send money using Zelle,® simply select a Zelle® enrolled email address or U.S. mobile number, add the amount you'd like to send and an optional note, review, then hit "Send." The recipient will receive an email or text message notification via the method they used to enroll with Zelle.® Money will be available to your Zelle® enrolled recipient within minutes.²

To request money using Zelle,® choose "Request," enter their enrolled email address, U.S. mobile number, or Zelle® tag, confirm the recipient is correct, and tap "Request."

To receive money, just share your enrolled email address or U.S. mobile number with a friend and ask them to send you money with Zelle.® The money will be sent directly into your First Financial account, typically within minutes.

To send or receive money with Zelle,® both parties must have an eligible checking or savings account and be enrolled in Zelle.® Transactions between enrolled users typically occur in minutes.

3. Is my information secure?

Keeping your money and information secure is a top priority for First Financial. When you use Zelle® within our mobile app or online banking, your information is protected with the same technology we use to keep your First Financial account safe.

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

Zelle® is a great way to send money to Zelle® enrolled family, friends, and people you are familiar with such as your personal trainer, babysitter or neighbor.¹

Since money is sent directly between Zelle® enrolled users, transactions typically occur within minutes.

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 transactions are potentially high risk (just like sending cash to a person you don't know is high risk) even if they are enrolled in Zelle®.

5. 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 are enrolled and accept payments with Zelle.® If they do, you can pay them directly from the First Financial Mobile App or Online Banking, using their enrolled email address, U.S. mobile number, or Zelle® tag.

6. Does First Financial or Zelle® offer purchase protection?

Neither First Financial nor Zelle® offers purchase protection for 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. Only send money to people and small businesses you trust and always ensure you've used the correct Zelle® enrolled email address or U.S. mobile number when sending money.

7. I believe I've been a victim of a scam. Who should I contact?

Please contact our Member Services Team at **732-312-1500**. Qualifying imposter scams may be eligible for reimbursement.

8. Can I use Zelle® internationally?

In order to use Zelle,® the sender and recipient must be enrolled in Zelle® with an eligible U.S. based checking or savings account.

9. Can I reverse or cancel a payment?

No, Zelle® payments cannot be reversed.

Money sent using Zelle® goes directly to the Zelle® enrolled bank account and cannot be canceled. This is why it's important to only send money to people you know and trust, and always ensure you've used the correct Zelle® enrolled email address or U.S. mobile number when sending money.

If you sent money to the wrong person, we recommend contacting the recipient and requesting the money back. If you aren't able to get your money back, call our Member Services Team at **732-312-1500** to determine if there are additional options available.

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

No, First Financial does not charge any fees to use Zelle® in the First Financial Mobile App or Online Banking. Your mobile carrier's messaging and data rates may still apply.

11. 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 First Financial's send limits, call our Member Services Team at **732-312-1500**.

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.

12. What if I want to send money to someone whose bank or credit union doesn't offer Zelle®?

As of March 31, 2025, all users must be enrolled through one of the more than 2,300 banks and credit unions that offer Zelle® in order to send and receive money. The list of participating financial institutions is always growing. You can find the updated list of participating banks and credit unions live with Zelle® at [Zelle.com](https://zelle.com). If their bank or credit union is not listed, we recommend you use another payment method at this time.

13. Zelle® QR code:

A. How do I use a Zelle® QR code?

Zelle® QR code provides peace of mind knowing you can send and receive money to the right person, without typing in an enrolled email address or U.S. mobile number.

To locate your Zelle® QR code, log into the First Financial Mobile App and click "Send Money with Zelle.®" Next, go to your "Zelle® settings" and click "Zelle® QR code" and your QR code will be displayed under "My Code." From here you can view your QR code and use the print or share icons to text, email or print your Zelle® QR code. To receive money, share your Zelle® QR code.

To send money, log into the First Financial Mobile App, click "Send money with Zelle,®" click "Send," and then click on the QR code icon displayed at the top of the "Select Recipient" screen. Once you allow access to your smartphone's camera, simply point your camera at the recipient's Zelle® QR code, enter the amount, hit "Send," and the money is on the way! When sending money to someone new, it's always important to confirm the recipient is correct by reviewing the displayed name before sending money.

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1 Transactions between enrolled users typically occur in minutes.

2 To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

Payment requests and split payments can only be sent to enrolled Zelle® users.

You must have an account at First Financial Federal Credit Union (serving Monmouth and Ocean Counties in NJ), and be enrolled in online banking, to use our mobile application. Standard data rates and charges may apply.

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