



USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

SEND MONEY WITH ZELLE® TERMS OF SERVICE

Effective April 30, 2025

1. Description of Service:

1.1 The Terms of Service ("TOS") is an agreement between you and USAA Federal Savings Bank ("FSB," "us," "our," or "we"). The Zelle Network® ("Zelle") is a convenient way to send and receive money with others you trust. Zelle® enables you to send and receive money with others who are enrolled with us or with another financial institution that partners with Zelle® (each, a "User") using aliases, such as email addresses, mobile phone numbers, or other unique identifiers (the "Service"). We will refer to financial institutions that have partnered with Zelle® as "Network Financial Institutions."

1.2 Zelle® provides no deposit account or other financial services. Zelle® neither transfers nor moves money. You may not establish a financial account with Zelle® of any kind. All money will be transmitted by a Network Financial Institution.

1.3 THE SERVICE SHOULD BE USED TO SEND MONEY TO FRIENDS, FAMILY MEMBERS, AND OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS YOU DO NOT KNOW OR DO NOT TRUST.

2. Acceptance of Terms:

2.1 The TOS is an agreement you must accept in order to use the Service. The terms "you" and "your" refers to the person enrolled in the Service through FSB. By accepting the TOS or by accessing or using the Service through FSB, you agree to be bound by the TOS. You understand and agree that we may provide the TOS, any amendments to the TOS, disclosures, notices, and other documents related to your use of the Service to you electronically only and paper copies may not be made available to you. We may reject or terminate your enrollment in the Service if you do not consent, or if you withdraw your consent, to the electronic delivery of documents and notifications related to the Service, including the TOS.

2.2. We will generally notify you of an adverse change to the TOS. However, we may change, add to, or amend the TOS without notice, unless otherwise required by law. If you continue to use the Service, you accept and agree to the change to the TOS. If any change to the TOS is not acceptable to you, deactivate any mobile phone numbers, email addresses, or other aliases enrolled with Zelle® through FSB and discontinue the use of the Service immediately.

2.3 The Service is also governed by other agreements you have entered into with FSB, including the USAA Online Agreement, the USAA Federal Savings Bank Depository Agreement and Disclosures, Site Terms, and the USAA Mobile App End-User License Agreement. The terms and conditions of the each of these agreements are incorporated herein by reference. If the terms and conditions of any of these agreements conflict with the terms and conditions of the TOS, the terms and conditions of the TOS will govern your use of the Service.

3. Eligibility and User Profile:

3.1 You represent that you are at least 18 years of age and you have the authority to authorize debits and credits to the enrolled bank account. You agree that you will not use the Service to send money to anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, payments to loan sharks, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Service to request or receive money from anyone for any such payments. You further agree that you will not use the Service in any way related to, or associated with, criminal activity, discriminatory speech or conduct, violation of intellectual

property rights, or the exploitation of any individual. You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in legally authorized situations, such as legal guardianship or pursuant to a power of attorney.

3.2 We and Zelle® reserve the right to terminate, suspend, or limit your access to or use of the Service at any time and without prior notice, including for reasons involving your use of the Service at any Network Financial Institution, which may be deemed to be illegal, improper, brand damaging or potentially exposing us, Zelle®, or the financial system to risk. We further reserve the right to suspend or discontinue the Service, in whole or in part, immediately and at any time without prior notice to you.

3.3 The Service is intended for personal use only. You agree that you will not use the Service to send or receive payments in connection with your business or commercial enterprise. We reserve the right to decline your enrollment if we believe that you are enrolling to use the Service with your business account or to receive business or commercial payments. We further reserve the right to suspend or terminate your use of the Service if we believe that you are using the Service for business or commercial purposes, or for any unlawful purpose.

3.4 In the event (i) you violate any terms of the TOS, (ii) there are unauthorized or fraudulent transactions related to your funding account, deposit account or use of the Service, or (iii) we incur problems with your use of the Service, you agree that we may suspend or terminate your access to the Service at any time.

3.5 You agree that you will not use the Service in any way, or upload or provide content or otherwise post, transmit, distribute, or disseminate through the Service any material that: (a) is false, misleading, unlawful, obscene, indecent, lewd, pornographic, defamatory, libelous, threatening, harassing, hateful, abusive, or inflammatory; (b) encourages conduct that would be considered a criminal offense or gives rise to civil liability; (c) breaches or infringes any duty toward or rights of any person or entity, including rights of publicity, privacy or intellectual property; (d) contains corrupted data or any other harmful, disruptive, or destructive files; (e) advertises products or services competitive with Zelle®, as determined by Zelle® in its sole discretion; or (f) in Zelle® or our sole judgment, is objectionable, restricts or inhibits any person or entity from using or enjoying any portion of the Service, or which may expose FSB, Zelle®, our respective affiliates or other users to harm or liability of any nature. Although neither we nor Zelle® have any obligation to monitor any content, both FSB and Zelle® each have absolute discretion to remove content at any time and for any reason without notice. FSB and Zelle® may each monitor such content to detect and prevent fraudulent activity or violations of the TOS. You understand that by using the Service, you may be exposed to content posted or transmitted by other Users that is offensive, indecent, or objectionable. Neither FSB nor Zelle® is responsible, and assumes no liability, for any content, including any loss or damage to any of your content. Neither FSB nor Zelle® makes any representation or warranty that content uploaded to a User profile accurately identifies a particular User of the Service. We may determine other eligibility criteria or content standards in our sole discretion. We reserve the right to suspend or terminate your use of the Service if we believe, in our sole discretion, that you are using the Service in any manner that does not comport with our eligibility criteria or content standards.

4. Enrolling for the Service:

4.1 You must provide us with an email address that you regularly use and intend to use regularly (i.e., no disposable email addresses) and/or a permanent U.S. mobile phone number that you intend to use for an extended period of time (i.e., no “burner” numbers). You may not enroll in the Service with a landline phone number, toll-free number, an international mobile phone number, Google Voice number, or Voice over Internet Protocol.

4.2 Zelle® tag: The Service may include functionality for you to send money to another User with a unique alpha-numeric identifier enrolled to their User profile to be used in lieu of their mobile phone number or email address when sending or receiving money, which is their “Zelle® tag.” You

understand that by using the Service, you may be exposed to a Zelle® tag that is offensive, indecent, or objectionable. Neither FSB nor Zelle® is responsible, and assumes no liability, for any User Zelle® tags, including any loss or damage caused thereby. Neither FSB nor Zelle® makes any representation or warranty that a User Zelle® tag accurately identifies a particular User of the Service. We respect the intellectual property of others and require that Users of the Service comply with relevant intellectual property laws, including copyright and trademark laws, when using the Service. We may, in appropriate circumstances and at our discretion, limit or terminate the use of the Service for Users who use or publish content on the Service that is subject to intellectual property rights claims.

4.3 Once enrolled, you:

i. Authorize us to withdraw funds from your designated account to send money to another User either at your initiation or when accepting a send money request from another User.

ii. Authorize the receipt of money sent to you or requested by you through the Service from other Users. Money sent to you using your email address, U.S. mobile phone number, and/or other alias will be deposited in the FSB account you designate when you enroll for the Service.

iii. Agree if at any time while you are enrolled, you do not send or receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, or we receive information that you are not the owner of the mobile number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.

iv. Agree that you are responsible for the full amount of any transaction we credit to your account which is later reversed for any reason. You agree that we may withdraw the full amount, or any portion, of any reversed or disputed transaction, plus any applicable fees, from your enrolled deposit account or from any other account you have with us, without prior notice to you unless required by law.

v. Understand and agree that a Z logo may appear on your profile to other Users that have included you in their contacts. The Z logo will be displayed for each U.S. mobile number and/or email address that you have enrolled with Zelle® to help those other Users determine which of your U.S. mobile numbers or email addresses should be used to send you money with Zelle®. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll that U.S. mobile number or email address with Zelle® to receive the money.

5. Consent to Emails and Automated Text Messages:

5.1 By participating as a User, you represent that you are the owner of the email address, U.S. mobile phone number, and/or other alias you enroll, or that you have the delegated legal authority to act on behalf of the owner of such email address, U.S. mobile phone number, and/or other alias to send or receive money as described in this TOS. You consent to the receipt of emails or text messages from us, from Zelle®, from other Users that are sending you money or requesting money from you, and from other Network Financial Institutions or their agents regarding the Services or related transfers between Network Financial Institutions and you. You agree that we may, Zelle® may, or either of our agents may, use automatic telephone dialing systems in connection with text messages sent to any mobile phone number you enroll.

5.2 You further acknowledge and agree:

i. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text, or other message services, including without

limitation for short message service. Please check your mobile service agreement for details or applicable fees.

ii. You will immediately notify us if any email address or mobile phone number you have enrolled is (i) surrendered by you, or (ii) changed by you.

iii. In the case of any messages that you may send through either us or Zelle® or that we may send or Zelle® may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the recipient of such emails or automated text messages to send such emails or text messages to the recipient. You understand and agree that any emails or text messages that we send or that Zelle® sends on your behalf may include your name.

iv. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Zelle® including messages that you may send through us or through Zelle® or that we may send or Zelle® may send on your behalf.

v. To cancel text messaging from us, text STOP to 28776. For help or information regarding text messaging, text HELP to 28776 or contact us at 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS) or #8722 on a mobile device. You expressly consent to receipt of a text message to confirm your "STOP" request. If you cancel text messaging, you will no longer receive text messages when you receive money, send money, receive a request from another User, or other notifications related to the Service.

vi. You authorize any mobile phone number deactivated by your mobile carrier to be deactivated from the Service.

6. Receiving Money; Money Transfers by Network Financial Institutions:

6.1 Once a User initiates a transfer of money to your email address, U.S. mobile phone number, and/or other alias enrolled with the Service, you have no ability to stop the transfer. By using the Service, you agree and authorize us to initiate credit entries to the bank account you have enrolled.

6.2 Most transfers of money to you from other Users will occur within minutes. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle®, the other Network Financial Institutions, and other Users we may need or Zelle® may need additional time to verify your identity or the identity of the person sending the money. We or Zelle® may also delay or block the transfer to prevent fraud or to meet our regulatory obligations. If we or Zelle® delay or block a payment that you have initiated through a request for money, we will notify you in accordance with your User preferences (i.e., email, push notification). Transfers that you receive on or after 9 p.m. CT are generally not available to pay certain items that may process that same day, such as Automated Clearing House (ACH) transactions and checks. The cutoff time referenced in the TOS reflect the times displayed on our internal systems and may not be the same as the time displayed on your computer or mobile device.

6.3 If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both this TOS and the agreement or policies of the business or government agency that is sending you the payment. We have no control over the actions of the other Users, Zelle®, or other Network Financial Institutions or other financial institutions that could delay or prevent a transfer of money from being credited to the bank account you have enrolled.

7. Sending Money; Debits by Network Financial Institutions:

7.1 You may send money to another User at your initiation or in response to that User's request for money. You understand that use of this Service by you shall at all times be subject to (i) the TOS, and (ii) your express authorization at the time of the transaction for us to initiate a debit

entry to your bank account. You may only cancel a payment if the person to whom you sent the money has not yet enrolled in the Service. If the person you sent money to has already enrolled with Zelle®, the money is sent directly to their bank account (except as otherwise provided in Sections 7.2 and 7.3) and may not be canceled or revoked. We therefore recommend that you use the Service to send money only to people you know and trust.

7.2 In most cases, when you are sending money to another enrolled User, the transfer will occur in minutes; however, there are circumstances when the payment may take longer. For example, in order to protect you, us, Zelle®, the other Network Financial Institutions, and other Zelle® Users, we may need additional time to verify your identity or the identity of the person receiving the money. If you are sending money to someone who has not enrolled as a User with Zelle®, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand and acknowledge that a person to whom you are sending money and who is not enrolled as a User may fail to enroll with Zelle®, or otherwise ignore the payment notification, and the transfer may not occur. If the recipient does not enroll using the email address or mobile phone number you sent to within fourteen days, we will cancel the transaction and return the funds to your account.

7.3 The money may also be delayed, or the transfer may be blocked to prevent fraud or comply with regulatory requirements. We have no control over the actions of other Users or other Network Financial Institutions that could delay or prevent your money from being delivered to the intended User.

8. Memo Fields:

We may permit you to add a description to the “memo” field of your transfer that will be transmitted to the recipient. FSB will not act on any service instruction provided in the memo field. You agree that use of the memo field is for personal use and that you will adhere to the content standards provided in Section 3.5 of the TOS.

9. Limits:

9.1 The following are the current send money limits as established by FSB. We reserve the right to change these limits at our discretion. If we decrease any of the following limits, we will notify you in advance, to the extent required by law.

- Minimum/Maximum transfer amount -- \$1.00 / \$1,000 per transaction
- Daily transfer limit -- \$1,000 in any 24-hour period, in aggregate from all your FSB accounts
- Weekly transfer limit -- \$2,500 in any seven-day period, in aggregate from all your FSB accounts
- Monthly transfer limit -- \$10,000 in any 30-day period, in the aggregate from all your FSB accounts
- Maximum transfers per day -- No more than three transactions per day

9.2 We do not impose limits on the amount of money you receive with Zelle®. Money you receive from another User will be subject to the send limits established by the User’s Network Financial Institution.

10. Requesting Money:

10.1 You may request money from another User. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle® guarantee that you will receive money from other Users by sending a payment request or that you will receive the amount that you request. The amount that you may receive from a User to whom you sent a payment request will be subject to the send limits established by the User’s Network Financial Institution. If a User ignores your request, we may decide, or Zelle® may decide, in our sole discretion, that we will not send a reminder or repeat request to that User.

10.2 By accepting this TOS, you agree that you are not engaging in the business of debt collection by attempting to use the Service to request money for the payment or collection of

an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order. You agree to indemnify, defend and hold harmless Zelle®, its owners, directors, officers agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary, and indirect damages), and reasonable attorney's fees, resulting from or arising out of any request for money that you send that is related to overdue or delinquent amounts.

10.3 You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and recipient and are not verified by us or by Zelle®. Neither we nor Zelle® assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money.

10.4 We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific recipients, if we deem such requests to be potentially unlawful, abusive, offensive, or unwelcome by the recipient.

11. Support and Availability:

11.1 Support: For support related to FSB or the Service, in case of errors or questions related to the Service, or to report an unauthorized transaction, please contact us by calling 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS) or #8722 on a mobile device, or go to the USAA Mobile App or usaa.com for assistance.

11.2 Availability: Subject to the terms of this TOS, the Service is generally available 24 hours a day, seven days a week with the exception of outages for maintenance and circumstances beyond our control or the control of Zelle®. The availability and functionality of the Service, or any part thereof, depends on various factors and elements, including software, hardware and communication networks that are at least partially provided by third parties. These factors are not fault-free.

12. Your Liability for Unauthorized Transfers; Errors:

Please refer to the Electronic Banking Services section of the USAA Federal Savings Bank Depository Agreement and Disclosures for information about your rights and liability for unauthorized transfers, or if you believe there has been an error, or you have questions about your transfer.

13. Consent to Share Information; Privacy:

13.1 You authorize us to disclose information about you, including your e-mail addresses, mobile phone numbers, and/or other alias associated with your use of the Service to Network Financial Institutions and Zelle® to process and route transfers to and from your designated FSB accounts. You also authorize us to store information you provide about the Users you send money to for your future use. We may also disclose information to third parties about you and your account as necessary to complete transactions, provide the Service, or as otherwise permitted by USAA's Privacy Promise and Online Information Practices.

13.2 We or Zelle® may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. By using the Service, you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Zelle® or its service provider for the duration of our business relationship, solely to help them identify you or your wireless device and to prevent fraud.

14. Disclaimer of Warranties:

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND UNLESS OTHERWISE PROHIBITED BY LAW OR REGULATION, NEITHER WE NOR ZELLE® MAKES ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS, OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE. WE AND ZELLE® EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND,

EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICE DESCRIBED OR PROVIDED. NEITHER WE NOR ZELLE® WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, INVULNERABLE TO CYBER ATTACK OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS.

15. Limitation of Liability:

SEPARATE FROM ANY APPLICABLE OBLIGATIONS WE HAVE UNDER ANY FEDERAL OR STATE CONSUMER PROTECTION LAWS, NEITHER WE NOR ZELLE® SHALL HAVE LIABILITY TO YOU FOR ANY TRANSFERS OF MONEY, INCLUDING WITHOUT LIMITATION, (I) ANY FAILURE, THROUGH NO FAULT OF US OR ZELLE® TO COMPLETE A TRANSACTION IN THE CORRECT AMOUNT, OR (II) ANY RELATED LOSSES OR DAMAGES. NEITHER WE NOR ZELLE® SHALL BE LIABLE FOR ANY TYPOS OR KEYSTROKE ERRORS THAT YOU MAY MAKE WHEN USING THE SERVICE.

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS, AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE® TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER WE NOR ZELLE® OFFER PURCHASE PROTECTION FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED). REIMBURSEMENT IS AVAILABLE FOR UNAUTHORIZED TRANSACTIONS OR TRANSACTIONS RESULTING FROM CERTAIN QUALIFYING IMPOSTER SCAMS. PLEASE CONTACT US TO REPORT AN UNAUTHORIZED TRANSACTION OR A TRANSACTION RESULTING FROM AN IMPOSTER SCAM. PLEASE ALSO REFER TO THE ELECTRONIC BANKING SERVICES SECTION OF THE USAA FEDERAL SAVINGS BANK DEPOSITORY AGREEMENT AND DISCLOSURES FOR MORE INFORMATION ABOUT YOUR RIGHTS AND LIABILITY FOR UNAUTHORIZED TRANSFERS.

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SEPARATE FROM ANY APPLICABLE OBLIGATIONS WE HAVE UNDER ANY FEDERAL OR STATE CONSUMER PROTECTION LAWS, IN NO EVENT WILL WE, ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK FINANCIAL INSTITUTIONS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICES DESCRIBED OR PROVIDED, (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA, OR (IV) ANY OTHER MATTER RELATING TO THE SERVICES DESCRIBED OR PROVIDED, EVEN IF WE OR ZELLE® HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH THE SERVICE OR WITH THE TERMS OF THIS TOS, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF US, ZELLE®, ITS OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE NETWORK FINANCIAL INSTITUTIONS LIABILITY IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).

NEITHER THIS SECTION NOR ANYTHING IN THE TOS INTENDS OR ACTUALLY REQUIRES THAT YOU WAIVE ANY FEDERAL OR STATE CONSUMER PROTECTION RIGHTS YOU MAY HAVE UNDER APPLICABLE LAW.

16. Indemnification:

You acknowledge and agree that you are personally responsible for your conduct while using the Service, and except as otherwise provided in this TOS, you agree to indemnify, defend and

hold harmless FSB, Zelle®, its owners, directors, officers, agents and Network Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Service, or any violation by you of the terms of this TOS.

17. Dispute Resolution:

You agree to resolve disputes in connection with the Service according to the Arbitration and Waiver of Class Action section in the Depository Agreement and Disclosures. This section contains important information about how a dispute will be resolved between us if one occurs. This section may limit your rights to go to court, have a jury trial or initiate or participate in a class action. Please read that section carefully.

You further acknowledge and agree that for any claims or disputes you assert against Zelle® and Early Warning Services, LLC in connection with the Service, Zelle® and Early Warning Services, LLC are entitled to enforce the Arbitration and Waiver of Class Action section of the Depository Agreement and Disclosures, and you agree to resolve those claims or disputes in accordance with this section.

18. Governing Law:

These TOS, to the extent not superseded by federal law, shall be governed by and construed in accordance with the laws of the State of Texas. Nothing in these TOS is intended to waive any federal or state consumer protection rights you may have under applicable law.

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