

Three Ways to Move Money

Whether you need to split a check with friends or pay your bills, Huntington has a digital payment solution.

1. ZELLE®

Use it for: Moving small amounts to and from people you know

What it is: Zelle® is a peer-to-peer payment system—meaning you send or receive money through an app on your phone. Unlike similar services, Zelle® transfers money fast—typically in minutes—directly from one bank account to another.* It's free to use from Huntington but limits the amount you can send in a day.

How to pay: Zelle® is built into the Huntington Mobile app. To pay someone, just enter their email or phone number.

What to watch out for: Once you send a payment, you can't cancel it or dispute it later. So it's crucial to only use Zelle® with people you know and trust—family, friends and others, such as your personal trainer, babysitter, or neighbor—and not for buying things from strangers online. Also, if scammers get into your account, they can send money via Zelle®, so never give out account details to anyone who calls, emails, or texts you.

2. WIRE TRANSFER

Use it for: Making large payments quickly, like a down payment on a house or a rent deposit

What it is: Before peer-to-peer payments, wire transfers were the only way to get money from your account to someone else's account in the same day. Like Zelle®, wire transfers move over bank networks, so there is typically no delay before the recipient can withdraw the money. But because they require more information (and often a trip to a branch, as well as a fee), they are typically best used for large payments like mortgages.

How to pay: To send a wire transfer, visit a Huntington branch with your recipient's bank account and routing numbers.

What to watch out for: The most common scam is mortgage wire fraud. This is when someone pretends to be a real estate or title agent and sends you an email with fake wire information just before closing day, so be wary of any last-minute new account information.

3. BILL PAY

Use it for: Paying a company, like your cable provider or your landscaper

What it is: Online bill pay takes the place of writing and sending checks. When you set up a payee, Huntington either transfers the money from your account using ACH or just prints and mails a check for you. Funds usually take a few days to arrive and clear. It's a good alternative to a direct withdrawal, as you don't have to share your account information.

How to pay: If you have a Huntington checking account with Online Banking, just visit the Bill Pay tab on your account page and fill in the recipient's information.

What to watch out for: Fraudsters use phishing techniques (fake emails, texts, or calls) to trick you into sending them money, sometimes by pretending to be from, say, your utility company and giving you "new" payment instructions. Always verify any payment information by calling a company or going to its site directly.

Contact Huntington

If you think you may be a victim of fraud related to your Huntington credit or debit card, or your card has been lost or stolen, please call us at (800) 480-2265. Visit [huntington.com/Security](https://www.huntington.com/Security) for more information.

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