

March 3, 2025



### **Important Notice: Changes to Zelle® Service**

Dear Valued Customer,

We want to inform you about an important change regarding the Zelle® service. Starting March 31, 2025, Zelle® will no longer offer its own app. The only way you will be able to utilize Zelle is through a financial institutions app.

**Important Update:** Trinity Bank is unable to offer Zelle® as a service due to Zelle stopping its support of their own app. Therefore, we recommend using one of the following alternative apps for your money movement needs:

#### **Key Dates:**

- **March 31, 2025:** Existing users will no longer be able to send or receive money using the Zelle® standalone app.

#### **Alternative Apps Comparison:**

- **PayPal:**
  - **Pros:** Widely used globally, secure transactions, suitable for small businesses, supports international payments.
  - **Cons:** Fees for certain transactions, not as user-friendly for personal transfers.
  - **Features:** Allows sending and receiving money, online purchases, invoicing, and integration with various e-commerce platforms.
  - **Security:** Advanced fraud detection technology, data encryption, 24/7 monitoring, and compliance with PCI-DSS standards.
- **Venmo:**
  - **Pros:** User-friendly, quick transfers between friends and family, social features.
  - **Cons:** Limited to the U.S., transaction limits, fees for instant transfers.
  - **Features:** Allows sending and receiving money, social feed for transactions, and integration with select merchants for purchases.
  - **Security:** Data encryption, two-factor authentication (2FA), fraud monitoring, and alerts.

- **Cash App:**
  - **Pros:** Instant transfers, ability to buy stocks and Bitcoin, banking services with a Visa debit card.
  - **Cons:** Fees for credit card transactions, instant cashout fees.
  - **Features:** Allows sending and receiving money, investing in stocks and Bitcoin, direct deposits, and a debit card for spending.
  - **Security:** Data encryption, fraud detection technology, account notifications, and compliance with PCI-DSS standards.
  
- **Apple Pay:**
  - **Pros:** Seamless integration with Apple devices, secure transactions, no additional fees for users.
  - **Cons:** Limited to Apple ecosystem, not all merchants accept it.
  - **Features:** Allows sending and receiving money, online and in-app purchases, contactless payments, and integration with Apple Wallet.
  - **Security:** Uses device-specific numbers and unique transaction codes, data encryption, and biometric authentication (Face ID or Touch ID).

We appreciate your understanding and cooperation during this transition. If you have any questions or need assistance, please contact our customer support team at [customerservice@trinitybk.com](mailto:customerservice@trinitybk.com) or by phone at 817-569-7272

Thank you for your continued trust and support.

Sincerely,  
Trinity Bank