**What is Zelle**®  **and how does it work?**

Zelle® is an easy way to send money directly between almost any U.S. bank accounts typically within minutes. With just an email address or mobile phone number, you can quickly, safely and easily send and receive money with others, regardless of where they bank.

If you want to pay through your bank account, simply log into your online banking or mobile app and select "Send Money with Zelle®". Most banks offer Zelle® but if yours does not you can use the Zelle® app.

**Can I use Zelle without a bank account?**

Even if you don't have Zelle® available through your bank or credit union, you can still use it! Simply download the Zelle® app in the App Store or Google Play and enroll an eligible Visa® or Mastercard® debit card.

Enter your email address or U.S. mobile phone number, receive a one-time verification code, enter it, accept terms and conditions, and you're ready to start sending and receiving with Zelle®

**Follow these steps to Send money with Zelle®**

1. Go to Send money
2. Add or select recipient
3. Enter amount and select your funding account
4. Review and send.
5. Recipient is notified.
6. Recipients must enroll to receive money.

Important to note –

To send funds to Morgan Springs Homeowners Association please use the following information.

The Zelle name for Morgan Springs Homeowners Association is:

**James Coates** and the email is [treasurermsha@gmail.com](mailto:treasurermsha@gmail.com)

You will receive notice that your funds went to the correct recipient.