



July 2, 2026

Subject: Important Notice Regarding Changes to Your Zelle® Services

At Solutions First Credit Union, soon to be Guardian Credit Union, we are continually evaluating our digital banking services to ensure we are providing the most secure and efficient tools for our members.

We are writing to inform you that effective **8/21/2026**, we will no longer offer the Zelle® person-to-person payment service. After this date, you will no longer be able to send, receive, or request money using [Zelle®](#) through our online banking platform or mobile app.

What you need to do before 8/21/2026:

- **Cancel Pending Transfers:** Ensure all scheduled or pending Zelle® transfers are completed or canceled before 8/21/2026.
- **Update Your Information:** Download or print any past transaction history you may need for your records, as access to your Zelle® history through our app will be discontinued.
- **Review Other Options:** We remain committed to helping you manage your money. You can continue to use our other payment solutions, such as Online Bill Pay or wire transfers.

We apologize for any inconvenience this may cause and would like to highlight a few positive changes with the upcoming merger. Guardian Credit Union offers Contactless (Tap) Cards, Card Management Tools for your debit card, and the convenience of adding your card to your Mobile Wallet.

If you have any questions or require assistance exploring alternative transfer methods, please contact our Member Service team at 334-347-9000 or visit the Enterprise or Ozark Branch.

Sincerely,
Member Services
334-347-9000