



## Tabak's Tips for 2024

**Using Zelle is an easy way to send money to friends and family so make the most of this service for your holiday giving. It's a Free service at most banks. Sign up for Zelle after signing into your bank account. Then add recipients to your list in Zelle by following the prompts. Their names will remain there until you delete them ready for the next time you need to send them money. The payments usually go out right away and are confirmed the same day, as long as you have funds in your bank account.**

**Paying Safely: Paying with a Digital Wallet is a safer way to pay because your card number and personal information are not stored. A Digital Wallet contains digital versions of your credit and debit cards that are stored in wallet apps on your mobile device. Digital Wallets offer a convenient way to pay in-store, online and in-app by using your phone to pay instead of using cash or your plastic credit or debit card. Examples of these apps include Apple Pay®, Samsung Pay® and Google Pay™.**

**There are a few disadvantages when using digital wallets. Your digital wallet may not be accepted or compatible everywhere and not all businesses and online merchants accept all digital wallet payments.**

**Pay safely during the holiday season and be wary of scams.**

**I look forward to seeing you at my "Ask Pamela Live Zoom sessions" in 2024. Contact Sheila Tait to be notified.**

**All the Best for a belated Holiday Season and A Very Happy New Year!**

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