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FREE GUIDE

Free AI note taker for meetings: Zoom, Google Meet, Teams, ChatGPT and iPhone calls, from each company's own pages

Every free way to get AI meeting notes for a small business: ZoomMate Basic, Google Meet's Take notes for me, Otter and Fireflies free plans that join Zoom, Meet and Teams, ChatGPT Record on a Mac, iPhone call recording, the consent rule, and the prompt that turns notes into a follow-up email. Free PDF, no sign-up.

WHAT THIS ADDS

Most comparisons list twenty apps and never say what is actually free. This guide takes the free plan each company lists on its own pricing or help page, opened on October 29, 2026, puts the limits side by side, and adds the two things the apps do not do for you: asking for consent, and turning the notes into a follow-up email the client actually reads.

Why people are searching for this

On October 29, 2026, Google Trends (United States, past 90 days, web search) showed *ai meeting notes* with the highest average interest of five business AI searches compared side by side: **ai meeting notes 31**, ai bookkeeping 14, ai email writer 3, ai for real estate agents 2, ai invoice generator 0. The fastest rising related search was *free ai note taker*, up 350%. Google autocomplete for *free ai note taker for meetings* adds *for teams meetings*, *for zoom meetings*, *for in person meetings* and *for iphone*. People are not asking which app is best. They are asking what they can turn on for free today.

Important: this guide was written from each company's own pricing and help pages, opened on October 29, 2026. The tools were not tested on a live account for this guide, and free plan limits change often.

Step 1: Zoom. ZoomMate Basic is free for three hosted meetings a month

Zoom's AI assistant is now called **ZoomMate**. Its product page lists a free tier, *ZoomMate Basic*, described as "Limited ZoomMate features included with Workplace Basic":

ZoomMate Basic (free)	Limit on the page
Meeting summaries	3 hosted meetings per month
In-meeting questions	3 hosted meetings per month
AI note-taking (My Notes) for Zoom and third-party meeting platforms	3 uses per month
AI queries	20 per month
Meetings	40 minutes, 100 participants

The paid **ZoomMate** plan is **$16.67 per user per month billed annually** (the page header says "plans starting at $20/month/user" for monthly billing), includes 2,200 AI credits a month, unlimited AI note-taking and unlimited custom meeting summary templates.

The catch: the free summaries count *hosted* meetings. If you join someone else's Zoom, use one of the note takers in step 3.

Step 2: Google Meet. "Take notes for me" with Gemini

Google's help page describes it like this: join the meeting, click *Take notes for me* at the top right, optionally choose who receives the notes, how long they are and the meeting language, then click *Start taking notes*. The notes are saved as a Google Doc in a *Google Meet* folder in the organizer's Drive, with a *Quick notes* tab (summary and action items) and a *Full notes* tab. Late joiners can click *Summary so far*. After the meeting the organizer and the people they chose get an email with a link to the notes, a summary and suggested next steps. It supports English, French, German, Italian, Japanese, Korean, Portuguese and Spanish, one language at a time, and Google recommends meetings between 15 minutes and 8 hours.

The page says the feature "requires an eligible Google Workspace edition or Google AI plan". Google's pricing page lists *Gemini in Meet - let AI summarize, translate, and take notes in meetings* as available on **Business Standard ($14 per user per month)** and above, and not supported on Business Starter ($7). On October 29, 2026 the page showed 50% off for the first three months for new customers.

Step 3: free note takers that join any meeting, including Microsoft Teams

These apps join the call as a participant, listen, and write the notes. Both work with Zoom, Google Meet and Microsoft Teams, which makes them the answer for *free ai note taker for teams meetings*.

Plan	Price (from the pricing page)	Limits listed
Otter Basic	Free	300 transcription minutes a month; 30 minutes per conversation; joins Zoom, Microsoft Teams and Google Meet; iOS and Android apps; 3 lifetime file imports
Otter Pro	$8.33 per user per month billed annually, or $16.99 month to month	1,200 minutes a month; up to 90 minutes per meeting; 10 file imports a month

Plan	Price (from the pricing page)	Limits listed
Fireflies Free	$0	"Unlimited transcription*"; limited AI summaries; 400 minutes of storage per team; 2-hour recording limit; 20 AI credits
Fireflies Pro	$10 per seat per month billed annually, or $18 month to month	Unlimited AI summaries; 8,000 minutes of storage per seat; download transcripts and recordings

A simple way to choose: calls under 30 minutes, Otter Basic. Longer calls, Fireflies Free, and accept that the AI summary is limited until you pay. The bot appears in the meeting under its own name, so everyone can see it. That is a feature: it is part of the consent story in step 6.

Step 4: ChatGPT Record (Mac app, paid plans)

OpenAI's help page says ChatGPT Record is "available for Plus, Enterprise, Edu, Business, and Pro workspaces, and only available for the macOS desktop app". You click the Record button at the bottom of any chat, ChatGPT transcribes live, and when you press Send it writes the notes, which you can turn into an email or a plan. Sessions are capped at 4 hours, and the page says it is "included at no extra cost". If Google Calendar is connected, Record can join Google Meet calls on schedule; for Zoom, Teams or Webex you start it by hand. The page says Windows support is coming.

Step 5: phone calls on an iPhone

Apple's iPhone User Guide says that in some countries you can record a phone call when you are talking to one other person: during the call tap the *more* button, then *Call Recording*. "Both call participants hear an audio notice that the call is being recorded." Recordings are saved to a *Call Recordings* folder in the Notes app, with a transcript in supported languages and, with Apple Intelligence on an iPhone 15 Pro, 15 Pro Max or iPhone 16 or later, a summary. Apple lists regions where call recording is not available, including the European Union, Saudi Arabia, South Africa, Turkey and the UAE, and tells you to verify a transcript before relying on it.

Step 6: the consent rule

Every company in this guide says it. Apple: "make sure the other call participant is willing to be recorded." OpenAI: "check local laws and always get the right consents before recording others." Zoom and the note-taker bots are visible to everyone in the meeting. Some places require everyone on the call to agree, so the safe habit is one sentence in the first ten seconds of every meeting:

"I'm recording this so I can send you accurate notes afterwards. Is that okay with you?"

If anyone says no, turn it off. The free notes are not worth a lost client.

Step 7: turn the notes into a follow-up email

The notes are not the win. The follow-up is. Paste the notes into ChatGPT or Claude with this prompt:

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Here are my meeting notes. Write a short follow-up email to the client in my voice. Thank them, list what we agreed in bullet points, list what I owe them with dates, list what they owe me, and end with the one next step. Keep it under 150 words.
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Read it, fix anything the notes got wrong, and send it within ten minutes of the call. Then put the action items in your calendar or CRM so nothing lives only in a chat window.

What it costs

Setup	Per month
Zoom Basic (3 hosted meetings) + Otter Basic (short calls) + Fireflies Free (long calls) + iPhone call recording	$0
Otter Pro, annual	$8.33
Fireflies Pro, annual	$10
Google Workspace Business Standard (Meet notes included)	$14 per user
ZoomMate, annual	$16.67 per user

Prices are US, before tax, from each pricing page on October 29, 2026.

Honest limits

- None of these tools was run on a live account for this guide.
- Free plan limits change often. Check the page before you build your week around it.
- AI transcripts get names, numbers and prices wrong. Read the notes before you send them to anyone.
- Recording consent is your responsibility, not the app's.

DO THIS

Turn on the free plan you already have (ZoomMate Basic, Otter Basic or Fireflies Free, or your iPhone), say the consent sentence in the first ten seconds, and use the follow-up prompt after your next three meetings. Pay for longer limits only if it saves you an hour.

What Fynl.io is

One portal a small business runs itself on, instead of five subscriptions that do not talk to each other.

- A CRM and pipeline that shows every lead and where it stopped
- A calendar clients can book straight into
- Quotes, contracts and invoices, with deposits taken up front
- A website and form builder, so the enquiry lands in the same place
- Your Gmail connected, so the whole thread sits on the contact
- Automations for the follow-up you keep forgetting to send

The AI runs on **your own Claude or ChatGPT API key** — no markup on it. No SMS or phone calls yet. $49/month per business, $149 Agency, and we move your contacts over for you.

Fynl.io is for the part after the meeting: one portal for your contacts, calendar, quotes, invoices and email, with AI that runs on your own key. The action items from your notes belong in a contact record and a calendar, not in a chat window, and that is the job Fynl does.

Sources

- Google Trends: ai bookkeeping, ai meeting notes, ai email writer, ai invoice generator, ai for real estate agents (US, past 90 days) — https://trends.google.com/trends/explore?date=today%203-m&geo=US&q=ai%20bookkeeping,ai%20meeting%20notes,ai%20email%20writer,ai%20invoice%20generator,ai%20for%20real%20estate%20agents&hl=eUS
- Zoom: Meet ZoomMate (plans and pricing) — https://www.zoom.com/en/products/ai-assistant/
- Google Meet Help: "Take notes for me" in Google Meet — https://support.google.com/meet/answer/14754931?hl=en
- Google Workspace pricing — https://workspace.google.com/pricing
- Otter.ai pricing — https://otter.ai/pricing
- Fireflies.ai pricing — https://fireflies.ai/pricing
- OpenAI Help: ChatGPT Record — https://help.openai.com/en/articles/11487532-chatgpt-record
- Apple: Record and transcribe a call on iPhone — https://support.apple.com/guide/iphone/record-and-transcribe-a-call-iph57c6590e9/ios