

Mobile Deposit – Frequently Asked Questions

Q: What is Citizens Business Bank Personal Mobile Deposit?

A: Citizens Business Bank Personal Mobile Deposit is an easy way to use an Apple® or Android® mobile device to quickly and securely deposit checks into your designated checking, savings, or money market account.

Q: Who can use Citizens Business Bank Personal Mobile Deposit?

A: All personal banking customers who have an eligible Citizens Business Bank account (any personal checking, savings, or money market), valid Personal Online Banking credentials, are in good standing*, and have the Citizens Business Bank Mobile App for Personal Banking for Apple® or Android® mobile devices. Citizens Business Bank Mobile App for Personal Banking can be found in the Apple® App Store and the Android® Google Play Market.

**Good standing as defined by Citizens Business Bank. Please contact Customer Support at 888.228.2265 for more information.*

Q: When is Citizens Business Bank Personal Mobile Deposit available?

A: Citizens Business Bank Personal Mobile Deposit is available 24/7. Deposits made on any business day before 5:00 p.m. (PT) will be deposited that same day. Deposits made after 5:00 p.m. (PT) on holidays or weekends will be processed the following business day.

Q: Can a deposit be deleted if I make a deposit by accident?

A: No. Personal Mobile Deposits are not processed on-site; therefore, there is no way to reverse or cancel a mobile deposit made in error.

Q: Is there a restriction on devices that can process Personal Mobile Deposits?

A: Citizens Business Bank Personal Mobile Deposit can be used with Apple® and Android® mobile devices.

Q: Can Personal Mobile Deposit be used with a Windows® or Blackberry® mobile device?

A: While Personal Mobile Banking is available in a mobile browser version for Windows® and Blackberry® mobile devices, Mobile Deposit is not available.

Q: Is there a cost to deposit my check with Mobile Deposit?

A: Yes. Mobile Deposit transactions are \$0.35 per deposit.

Q: Is there a limit on the number of checks that can be deposited?

A: There is no set limit to the number of checks a customer can deposit using Citizens Business Bank Personal Mobile Deposit, but only one check can be deposited per transaction. Daily deposit and per deposit limits apply.

Q: If only one check can be deposited per transaction, will a fee apply to each deposit?

A: Yes, the \$0.35 per deposit fee applies to each item deposited.

Q: Can I deposit any type of check with Mobile Deposit?

A: Citizens Business Bank Personal Mobile Deposit can accept most check types as long as they are from a US institution and in US dollars. Examples of acceptable checks:

- Personal checks
- Business checks
- Payroll checks
- Government and US Treasury checks
- Cashier's checks

The following check types should not be processed using Citizens Business Bank Personal Mobile Deposit:

- Checks payable to others
- Checks missing the issuer's signature
- Checks more than six months old
- Foreign checks and items not payable in US currency
- Traveler's checks, money orders, and postal money orders
- HELOC Access & Credit Card Advance Checks

Q: When will funds be available?

A: Deposits are subject to verification and are subject to our Funds Availability Policy. Once the deposit has been received, you'll be able to view the pending transaction online or on your mobile device. Checks received by 5:00 p.m. (PT) on a business day are usually available in your account the next day.

Q: What happens if there is an issue with a Personal Mobile Deposit?

A: A deposit status will appear in Citizens Business Bank Personal Mobile Deposit for issues that occur during the deposit process. Additionally, if there is any problem with the transaction after the deposit has been accepted by Personal Mobile Deposit, such as insufficient funds or potential fraud, a deposit correction will be processed. Additional information about the item will be sent via US mail, along with further instructions to resolve the issue.

Q: Do both the front and back of the check need to be captured?

A: Yes, mobile deposits cannot be processed without images of both the front and back.

Q: Does the entire check image need to be captured?

A: The entire check image must fit within the alignment/edge guides on the screen.

Q: Is there a dollar limit for deposits?

A: Typically, new customers have a \$500 daily deposit limit (first 90 days of their banking relationship) and existing customers have a \$1,500 daily deposit limit. These limits are based upon a number of criteria, including their relationship with Citizens Business Bank and activity. Based upon these criteria, individual daily deposit limit may be more or less than the limits referenced above. If so, Citizens Business Bank will notify customers of the limit.

Q: What if a check needs to be deposited that is more than an established daily limit?

A: Customers can contact Customer Support at 888.228.2265 for a temporary daily deposit limit increase up to \$3,000. For a temporary daily deposit limit increase greater than \$3,000, customers must contact their Banking Center.

Q: Are check images saved on my device?

A: Check images are never saved on your smartphone or tablet. The images are securely transmitted and digitally stored at the bank in accordance with the Check 21 Act, which allows financial institutions to process checks electronically.

Q: What should be done with a paper check after it has been deposited using Personal Mobile Deposit?

A: Once you have deposited the check successfully, write “Mobile Deposit on [INSERT DATE].” The INSERT DATE should include the complete date (e.g., “Mobile Deposit on 3/31/15”) on which you deposited the check using Mobile Deposit. Keep the check in a safe place for at least seven (7) but no more than fourteen (14) calendar days. After confirming the deposited funds have been applied to your account, the check should be shredded.

Q: What are some best practices to follow when using Personal Mobile Deposit?

A: Using Personal Mobile Deposit is easy. Just follow these simple guidelines:

- Make sure the amount entered in Mobile Deposit matches the check amount
- Verify that the check has been endorsed (signed)
- Place the check on a well-lit, non-reflective, solid dark surface
- Flatten folded or crumpled checks
- Keep the check within the on-screen corners when capturing check images
- Keep the phone flat and steady above the check when taking your photo
- Make sure the entire check image is visible and in focus before submitting your mobile deposit

Q: Who should I call with questions?

A: Call Customer Support at 888.228.2265, Monday through Friday, 8:00 a.m. to 6:00 p.m. (PT).

Troubleshooting

Q: If I enrolled in Mobile Banking today, why don't I see Personal Mobile Deposit right away?

A: At this time, Personal Mobile Deposit for new customers takes an additional day to set up. An upgrade scheduled for later this year will allow Mobile Banking customers to have access to Mobile Deposit immediately after enrollment.

Q: What if a daily deposit limit increase was approved and implemented but I still receive a message indicating my daily cumulative limit has been exceeded?

A: Once a limit has been changed, you must close out of your current mobile banking session and log back in for the system and daily limit to update.

Q: If I lose my phone, for example, and want to deactivate Mobile Banking service, and then later request to reactivate service, does that affect transaction history?

A: Yes, when Mobile Banking is reactivated, transaction history is limited to the current month.

Q: Why am I prompted to answer a security question during some logins but not others?

A: Mobile Banking allows you to enroll multiple devices that are tracked by the system. Upon enrollment of each device, you are prompted to answer a security question from your list of established Online Banking security questions. Once a device is enrolled, you should not be prompted to answer another security question unless you add another device or switch between enrolled devices. For example, if you normally log in on your tablet and then later log in using your smartphone, the smartphone login would include a challenge question. If you continue to use your smartphone, you will not be prompted to answer another security question; however, if you switch back to your tablet, that login will include a security question.

Q: How much history is available for Mobile Deposit?

A: Unlike Mobile Banking transaction history, which provides detail on the last 100 transactions, Mobile Deposit provides history from the current and previous statement cycles.