

Personal Mobile Deposit – Guidelines & Instructions

Overview of Service

Personal Mobile Deposit is a feature of the Mobile App for Personal Banking, and is offered as part of Personal Mobile Banking. In order to benefit from Mobile Deposit, you must have a Personal Online Banking profile. When you enroll in Personal Mobile Banking, the mobile banking services available include access to account balances, recent transaction history (last 100 transactions), bill payment (if enrolled), and mobile deposit. A default limit of \$500 is provided if your banking relationship with us is less than 90 days, and \$1,500 if your banking relationship with us is greater than 90 days and your accounts are in good standing*. Limits may be increased or decreased based upon additional criteria as defined by the Bank.

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

Mobile Deposit Guidelines

Mobile Deposit Controls

Users of Mobile Deposit are responsible for maintaining control over the proper use of the service as well as the original paper items used to make deposits through the Mobile Deposit service.

Eligible Checks for Deposit

Checks should be payable to you as the account holder and endorsed on the back.

Endorsements

Checks deposited through Mobile Deposit must be endorsed. After transmitting your check's image through Mobile Deposit, we recommend you write on the front of the check: "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.

Check Safekeeping, Retention, and Destruction

How you securely maintain the original paper items, how long you keep them, and how you destroy them are critical to the Mobile Deposit service.

Check Retention Guidelines

The original paper check should be retained in a secure place for a minimum of seven

(7) but no more than fourteen (14) calendar days after the check has been transmitted to the Bank. This retention period provides sufficient time if there is an issue with image quality or the original item is required for any other reason. After the retention period, the original paper items should be destroyed to ensure they are not accidentally deposited again.

Check Destruction Guidelines

As a Mobile Deposit user, you are required to securely and irretrievably destroy original paper items after the retention period. Do not leave deposited items lying around, and do not put them in trash or recycle containers unless they have been shredded first.

Citizens Business Bank Mobile Deposit Terms & Conditions

Mobile Deposit Terms & Conditions are included in your Personal Mobile Banking Terms & Conditions you accept when enrolling in Personal Mobile Banking. To review these Terms & Conditions at any time, simply open the Terms & Conditions link in Personal Mobile Banking.

Personal Mobile Deposit Instructions

With Personal Mobile Deposit, you can make a mobile check deposit directly into your eligible checking or savings account using the Citizens Business Bank Mobile App for Personal Banking for Apple® and Android® mobile devices.

You'll need three things to get started:

- An eligible Citizens Business Bank Personal checking or savings account
- Your Apple® or Android® mobile device
- The Mobile App for Personal Banking

Mobile Deposit is available from the main menu of the Mobile App for Personal Banking. To download the Mobile App, visit the Apple® or Android® app store from your mobile device and search for "Citizens Business Bank Mobile."

Launching Mobile Deposit

Select the Mobile Deposit icon from the main menu in Personal Mobile Banking and choose New Deposit.

Deposit Process

Once you've selected New Deposit, enter your deposit details.

- Select an account to deposit your check
- Enter the amount of your deposit, making sure it matches the check amount
- Take photos of the front and back of your check
- At the deposit confirmation page, select Yes if you would like to deposit the check

Taking Photos of Your Deposit

Make sure you endorse the check before taking the photos. Place your check flat on a dark colored, non-reflective, well-lit surface. Position your mobile device's camera directly over the check, fitting all four corners of the check into the alignment/edge guides provided by the app.

- Flatten wrinkled or folded checks
- Point your device's camera at the front of the check. Make sure the numbers along the bottom front of the check are captured in the alignment/edge guides on the screen
- Ensure the entire check is visible and in focus before capturing the image
- Hold steady and click the camera icon to take a picture. If the image is acceptable, select Use Photo
- Follow the same steps for the back of the check. Ensure the endorsed end of the check is aligned with the right side alignment/edge guides on the screen

Submitting Your Deposit

At the Confirm page, verify all the details of your mobile deposit.

- Verify your deposit account
- Verify the amount of your deposit
- Verify photos are uploaded (tablet only)
- Select Yes to submit your deposit, which initiates a validation process. If any validation step fails, the item will be rejected. Once the validation process successfully completes, a confirmation will be shown on the next screen. That's it!

What to Do With Your Check

After depositing your check using Mobile Deposit, 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.

Securely store your check for at least seven (7) but no more than fourteen (14) calendar days after your deposit and then destroy it. This allows sufficient time in case the original check is required for any reason. Ensure your deposit appears in your transaction history before destroying the item. For added security, always sign off completely when you finish using Personal Mobile Banking.