

Citizens First Bank Mobile Deposit Frequently Asked Questions

What is Mobile Deposit? Mobile Deposit enables you to deposit checks quickly and easily with your smart phone or tablet. Mobile Deposit is available in the Mobile Banking app.

What do I need to use Mobile Deposit? To use Mobile Deposit, you must have a Citizens First Bank checking or savings account, use Online Banking, and have Citizens First Bank's Mobile Banking app installed on your smart phone or tablet.

What does it cost to use Mobile Deposit? There is \$0.75 fee per check deposited for CFB Mobile Deposit. It is faster than regular mail and cheaper than a trip to the bank!

Is Mobile Deposit secure? Yes, Mobile Deposit utilizes the same 128-bit encryption technology to safeguard your data as Online Banking. Also, Mobile Deposit does not store account information or images of checks on your mobile device.

How do I enroll for Mobile Deposit?

1. Install or update CFB Mobile Banking app and log in.
2. Select "Mobile Deposit."
3. You'll be asked for some basic information to enroll. Read and accept the Mobile Deposit User Agreement. (Enrollment may take up to two business days.)

Can I set up more than one account for Mobile Deposit? Yes! During enrollment you are able to establish a primary account for Mobile Deposit. If you would like to be able to deposit to other accounts at Citizens First Bank, simply call the Operations Department and a representative can add more accounts for you. When making a Mobile Deposit you will be able to select which account you would like the check to be deposited.

How do I make a Mobile Deposit?

1. Login to Mobile Banking and select Mobile Deposit.
2. Sign and endorse the back of your check with "CFB Mobile Deposit + Deposit Date + Your Signature."
3. Choose an account and enter the amount of your check.
4. Take pictures of the front and back of your check.
5. Submit the check for deposit.

It's that easy! You will receive a text message when your check has been accepted (or rejected). Make sure to login to your account on the next business day to confirm that the deposit has posted to your account.

Do I need to sign the back of my check? Yes, please endorse your check as follows: "CFB Mobile Deposit + Deposit Date + Your Signature." Checks that do not have this endorsement will be rejected, and you will need to re-submit your deposit after signing the check with the correct endorsement.

What do I do with the check after I have submitted it for deposit? You should keep the check in a secure place for seven calendar days after you have submitted it for deposit. After the seven day retention period and once you have verified that the check has appropriately posted to your account on the next business day, you should securely destroy the check (i.e. use a shredder or other method to securely destroy the check). If there are any issues with the image quality of the check we will notify you within the seven days and discuss your options to re-submit the check.

When will the funds I deposit be available? Funds deposited using CFB Mobile Deposit will generally be made available on the first business day after the day of deposit. Checks deposited by 3:30 pm on a business day we are open will be considered deposited on that business day. Checks deposited after the 3:30 pm cutoff will be considered deposited on the next business day that we are open.

Why can't I see my Mobile Deposit in my account? When your check has been approved by the bank you will receive a text or e-mail message from the bank letting you know that your check has been accepted (or rejected). Checks are approved by bank personnel throughout the day during our regular banking hours, so if you are submitting your check in the evening or on a weekend, your check will be reviewed on the next business day. There are three cut-off times throughout the day: 9:30 am, 12:30 pm, and 3:30 pm; and approved deposits are posted within an hour of each of these cut-off times. If you deposited your check by the last cutoff at 3:30 pm on a business day and don't see your deposit by 4:30 pm, be sure to call the bank on the next business day to research!

Why am I unable to deposit my check? There are a several reasons that checks may not be able to be deposited. The most common reasons are listed below, but please also refer to your Mobile Deposit User Agreement which lists ineligible items.

- Image of the check is too dark
- Folded or torn corners
- Amount entered does not match the amount read by the scanning software
- Routing and account numbers are unclear
- The check was already deposited once (duplicate)
- Missing signature of payee (on front of check)
- Missing or improper endorsement (on back of check)

Why don't I see Mobile Deposit as an option when I log in to Mobile Banking? Mobile Deposit requires the use of your phone's (or tablet's) camera. When installing the Mobile Banking application, you must allow the app access to your camera; if you did not allow access then the Mobile Deposit menu option is not available. If you know how to access your device application settings, you should be able to update the setting to allow access to your camera. Otherwise you can simply uninstall and reinstall the CFB Mobile Banking application, making sure to allow access to your camera when prompted during the installation process.

Helpful tips for submitting your Mobile Deposit:

- Make sure you have good lighting.
- Place the check on a dark background when taking the picture so that there is contrast between the check and the background. Avoid a white background for light colored checks since this makes it difficult for the system to find the check edges.
- Smooth out corners and folds on checks.
- Make sure to include all four corners of the check.
- Keep hands clear of the check while taking the pictures.