

Citizens First Bank Mobile Banking Frequently Asked Questions

What can I do with Mobile Banking? Mobile Banking is an extension of Online Banking, giving you access to many of the same features and services.

CFB Mobile Banking app requires a smart phone with a data plan. The CFB Mobile Banking app allows you to view balances, history, transfer funds, pay bills, view statements and search ATM and branch locations. The downloadable app also has Mobile Deposit, allowing you to take a picture of a check to deposit it quickly and securely to your Citizens First Bank account!

How do I enroll for Mobile Banking? Since Mobile Banking is an extension of Online Banking, you must first be enrolled in Online Banking. If you are not already a Citizens First Bank Online Banking user, [click here](#) to enroll in Online Banking. Once enrolled in Online Banking, to use the downloadable app version, from your mobile phone or tablet device go to the App Store, Google Play or the Amazon Marketplace and download the “CFB Mobile Banking” app.

How much does Mobile Banking cost? Citizens First Bank does not charge any fees for Mobile Banking, however, you should check with your wireless provider about carrier and web access charges. **Message and Data rates may apply.**

How secure is Mobile Banking? CFB Mobile Banking is an extension of your Citizens First Bank Online Banking account and uses similar security. Mobile Banking uses the below security features. See also the [Mobile Banking Security Tips](#) for additional precautions that you can take to further secure your personal information when using your mobile device.

- Passwords are not stored.
- 128-bit encryption masks your sensitive information.
- Mobile Deposit does not store account information or images of checks on your device.
- Auto time-out feature if you forget to log out.
- Bill payees must be first set up in Online Banking before they are available for payment in Mobile Banking.

How do I disable Mobile Banking? If you no longer want to use Mobile Banking, simply delete the CFB Mobile Banking app from your device.

What Apps are available? Citizens First Bank has custom apps for iPhones, iPads and Android devices. If you are having problems downloading or using the CFB Mobile Banking app, please contact a bank representative and we can check to see if your device is supported.



Do I need an access ID and password to access Mobile Banking? Yes! Your Mobile Banking Access ID and password are the same as your Online Banking Access ID and password. You have the option to save your Access ID (masked) within the app, so that you don't have to type in this information every time you login. If your device supports fingerprint registration, you can also register your fingerprint for login with Mobile Banking for even better security and convenience.

Why does the CFB Mobile Banking app ask to access my location services (GPS)? The CFB Mobile Banking app uses your device's location services for the "Find an ATM or Branch" feature. If you do not enable this option, the Mobile Banking app will not be able to map the locations for you based on your current location.

Why does the CFB Mobile Banking app ask to access my camera? The CFB Mobile Banking app uses your device's camera for the "Mobile Deposit" feature. If you do not enable this option, you will not be able to submit checks for deposit using the app.

How do I update my Touch login after my Online/Mobile Banking password is changed? First, in order to change your Online/Mobile Banking password, you must login to Online Banking via a computer (you cannot change your password in Mobile Banking). Once you have changed your password in Online Banking, you will need to login to Mobile Banking by typing in your new password, rather than using your fingerprint. From the login page, enter your Access ID, then click "Submit" to take you to the page to manually enter your new password. Once logged in, go to Settings > Touch ID Credentials. Clear any information that may already be in the password field and enter your new password. Click "Save" to register your new password with your fingerprint. ****CAUTION – be sure to carefully type in your password here. When you save your new password under the Touch ID Credentials, there is no validation that you have actually entered in your password correctly. If you save it incorrectly, your Touch ID will not work to login you in until you go back in and correctly type in the password under Touch ID Credentials.****