

MOBILE DEPOSIT FAQ (Frequently Asked Questions)

What is Mobile Deposit?

Mobile Deposit allows users enrolled in Mobile Banking to make deposits directly into their checking or savings account using the Citizens Bank & Trust Mobile Banking app from their Apple and/or Android devices.

Mobile Deposit lets you submit photos of the front and back of your endorsed check for deposit.

How do I endorse the back of my check for mobile deposit?

You should sign the back of your check with the following endorsement:

“For Mobile Deposit Only”

You’re Signature

How will I know if Citizens Bank and Trust Co. received my deposit?

You will receive a notification by email when your deposit has been received, is pending further review, is approved or denied.

Is Mobile Deposit Secure?

Yes. We use advanced encryption and security technology:

- Online banking credentials are not stored on your mobile device.
- Check images are not stored on your mobile device.
- State-of-the-art SSL and 256-bit encryption ensures your deposits are transmitted securely.

Are there any fees associated with using Mobile Deposit?

Citizens Bank & Trust offers the benefits and convenience of this service to you at no charge. However, the bank reserves the right to charge fees for this service in the future.

How do I enroll for Mobile Deposit?

Download the CBT Mobile Bank app, select deposit, and complete the registration as prompted.

How do I obtain the CBT Mobile Bank Apple or Android App?

The CBT Mobile Bank app is free to download from the App store on your mobile device.

Simply search for **CBT Mobile Bank**. Click on the app and you will see CBT Mobile Bank, Citizens Bank & Trust Company of Marks.

Who is eligible for to use Mobile Deposit?

The Mobile Deposit service is available to consumer and small business accounts. New customers must wait 30 days to be eligible for Mobile Deposit.

When can Mobile Deposits be submitted?

Deposits can be submitted 24 hours a day, 7 days a week.

When will my deposit be available?

- Mobile Deposits approved prior to 6:00 pm CST are processed on the same business day.
- Mobile Deposits received after 6:00 pm or on Saturdays, Sundays and holidays when the bank is closed will be processed on the next business day.

How do I deposit a check?

- Log in to the CBT Mobile Bank App
- From the Dashboard click on Deposits.
- Click on the (+) sign to add a new deposit.
- Click on Front of Check to take picture of the front of your check.
- Endorse the back of the check.
 - You must endorse the check “For Mobile Deposit Only”
 - Your signature
- Click on Back of Check to take picture of the back of your check.
- Select the Deposit to account.
- Enter the Amount of the check.
- Click Submit.

How can I take a good picture of my check?

- Use an area that is well lit.
- Place check on a dark surface.
- Make sure there is no folded corners.
- Use the guide built in to the app to help you line up the picture.
- Position the camera directly above the check. Do not use the zoom feature.

Why was my Mobile Deposit rejected? - The software has tiered risk limits based on customer usage of the product. The more and longer that a customer utilizes the product the less rejected deposits or pending further reviews you would get. As long as you are within your approved limits your deposit would receive automatic approval upon submission. Reasons for not getting instant approval would be:

- The amount exceeded your daily deposit limit
- The amount exceeded your daily item limit
- Your deposit exceeded the daily number of deposit items
- You did not endorse your check correctly.

What items are not eligible for Mobile Deposit?

- Checks that exceed the daily limit.
- Checks drawn on banks located outside the United States (foreign items).
- Checks made payable to a person that is not an owner on the account
- Checks made payable to a business being deposited into a personal account.
- Checks requiring verification, such as loan acceptance checks.
- Traveler’s checks.
- Returned checks.
- Savings bonds.
- Checks suspected to be fraudulent.

- Checks dated more than six (6) months prior to the date of the deposit.
- Postdated checks.
- Checks or items containing any alteration or missing information in any field on the front of the check.

What do I do with the check after I deposit it using Mobile Deposit?

For security purposes, we recommend that you write “Electronically presented” or “VOID” on the check after the deposit is approved. Also, please store your check in a secure location for a period of time between 14 and 30 days.

Sometimes it is necessary for the bank to request an additional image of the check if the Federal Reserve Bank does not accept the image provided. This happens in cases where some of the pertinent information is not readable or is excluded. After 14 days, it is safe for you to destroy the check. And to prevent the check from being lost or stolen and falling into the wrong hands, we recommend that you destroy the check prior to 30 days after deposit approval.

What if I submit the same check twice in error?

If the same check is submitted twice, it will be identified and stopped by our process. Should this occur, you will receive a declined deposit notification for the second deposit received through mobile deposit.