

**CITIZENS BANK & TRUST (CB&T)**  
**MOBILE DEPOSIT**  
**FREQUENTLY ASKED QUESTIONS**

**What is Mobile Deposit?**

Mobile Deposit allows you to deposit checks using the camera on your mobile phone or tablet.

**How do I make a deposit?**

To make a deposit through the Mobi CBT app using your smartphone follow these steps:

1. All checks must be properly endorsed before depositing. Endorse your check before taking a picture as follows:

**Your signature as it's displayed on the check**  
**FOR MOBILE DEPOSIT ONLY**  
**Account Number for deposit**

Checks that do not reflect proper endorsement may be rejected or availability of funds may be delayed.

2. Log into online banking on the CB&T Mobile App on your mobile device
3. Using the three horizontal lines, click on **Deposits**
4. Select the **+** sign to begin making a deposit
5. Select the area for *Front of Check*. Using your mobile device, take a picture of the front of your check. Make sure the image is within the box provided.
6. Select the area for *Back of Check*. Using your mobile device, take a picture of the back of your check. Make sure the image is within the box provided.
7. Choose your bank account available to deposit to. Don't see the appropriate account? Please see the "How do I request Mobile Deposit" section below.
8. Check Amount – fill in the check amount using the legal written line on the check.
9. Select **Deposit**
10. You will receive a message on your mobile device that the deposit was made successfully as well as an email confirmation of this deposit

**What do I need in order to use Mobile Deposit?**

To use CB&T's Mobile Deposit service you must have the following:

- An open checking, savings, or money market account at CB&T
- An active CB&T online banking setup with Mobile Banking enabled

- The most recent version of the CB&T Mobi-CBT app
  - There is no charge to download the CB&T app on your mobile device.

### **Who is eligible to use CB&T's Mobile Deposit service?**

Mobile Deposit is available to consumers and businesses that meet the following criteria:

- Online banking customer
- Enrolled in Mobile Banking
- No overdrafts within the last 90 days

### **How do I request CB&T Mobile Deposit?**

If you are a consumer customer of CB&T, you may enroll for Mobile Deposit at the following link from our website, **www.GoCitizens.bank**:

[https://www.gocitizens.bank/enrollment\\_form.php](https://www.gocitizens.bank/enrollment_form.php)

If you are a business customer of CB&T, please contact your local branch office to obtain the enrollment document.

### **Do I need to use a deposit slip to make a deposit through CB&T Mobile Deposit?**

No deposit slip is required. You only need to endorse the back of your check, then take a picture of the front and back of the check being deposited.

### **Should I endorse my check before taking a picture?**

Endorsement is required for all deposited items. Endorse your check before taking a picture as follows:

Your signature as it's displayed on the check

For Mobile Deposit Only

Account Number for deposit

Checks that do not reflect proper endorsement may be rejected or availability of funds may be delayed.

### **What types of checks can I deposit with CB&T Mobile Deposit?**

Checks made payable to you and drawn on a bank within the United States are eligible for deposit. Some business size checks (long) do not work with CB&T Mobile Deposit.

The following types of checks **cannot** be deposited using Mobile Deposit:

- Checks drawn on a financial institution located outside the United States

- Checks not payable in United States currency
- Savings Bonds
- Third Party Checks
- Returned or Re-deposited items
- Checks requiring two endorsements

Please refer to the Mobile Deposit User Agreement Terms and Conditions for a complete list of ineligible items.

### **When will my funds be available to me from deposits made by CB&T Mobile Deposit?**

Deposits made prior to 5:00 p.m. CST Monday through Friday will be available to you the following business day.\*

Deposit made after 5:00 p.m. CST Monday through Friday or on Saturdays, Sundays, or banking holidays will be available to you two business days later.\*

\*Some checks are subject to hold. Please refer to CB&T's Funds Availability Policy.

### **Are there limits for deposits made through CB&T Mobile Deposit?**

Mobile Deposit limits are:

Consumers:

- 5 items per day up to \$3,500 per day
- 10 items per month up to \$7,000 per month

Businesses:

- 5 items per day up to \$3,500 per day
- 50 items per month up to \$10,000 per month

### **What do I do with a check after I deposit it through CB&T Mobile Deposit?**

Write "Electronically Deposited" on the face of the check. Verify that the deposit shows on your bank statement. Keep the deposited checks in a secure area for 30 days and then destroy. **You may be asked to produce the original check if a problem occurs during the mobile deposit process, so it is important to retain deposited checks for 30 days before they are destroyed.**

### **What is the cost for CB&T Mobile Deposit?**

- Consumers – FREE
- Business Customers – A per check charge of \$.50 will apply. Charges will appear on your bank statement on or about the 15<sup>th</sup> of the following month. The charge will read "Account Analysis Charge".