



## **MOBILE DEPOSIT**

### **Self Service FAQs**

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## **General Questions**

### **What is Mobile Deposit?**

Mobile Deposit is a service that allows you to deposit checks by logging into the Citizens mobile app on your Smartphone, clicking the “Deposits” icon, and taking a photo.

### **What is required to use Mobile Deposit?**

To use our mobile deposit service, you must have a Smartphone that supports application downloads, be enrolled in online banking and have downloaded Citizens Bank’s mobile banking app.

The following devices support mobile deposit:

- **Google Android Models**  
Android (Froyo) 2.2 or newer  
Cameras with 2.0+ Megapixel resolution and autofocus  
Either touchscreen or keyboard phones
- **iPhone 3GS or newer**  
Apple iOS 6.0 or newer

### **What are the qualifications to use Mobile Deposit?**

Access is given to all customers enrolled in mobile banking.

### **How should I endorse a Mobile Deposit check?**

All deposits made through your mobile device must be endorsed as follows:

**For Mobile Deposit Only at Citizens Bank of West  
Virginia MM/DD/YYYY (date)  
Your Signature**

### **What types of accounts accept Mobile Deposit?**

You may deposit into your Citizens checking, savings or Christmas Club accounts.

### **Are there fees to use Mobile Deposit?**

There are no fees for customers to use Mobile Deposit. Please check with your wireless provider about carrier and web access charges.

### **What are my Mobile Deposit limits?**

There is a daily per customer limit of \$2000.

## **How many checks can I deposit using the Mobile Deposit service?**

You can deposit multiple checks up to your deposit limit of \$2000; however, you can only deposit one check at a time.

## **What types of checks are not accepted for Mobile Deposit?**

- Any item drawn on your account (or your joint owner's account) at Citizens
- Any item stamped with a "non-negotiable" watermark
- Any item that contains evidence of alteration to the information on the check
- Any item drawn on a financial institution in a foreign country
- Any item that is incomplete
- Any item that is "stale dated" or "post-dated"
- Savings Bonds
- Postal Money Orders
- Travelers Cheques
- Any third party check, i.e., any item that is made payable to another party and then endorsed to you by such party
- Photocopies of checks
- Checks purported to be a lottery or prize winning
- Checks previously submitted for deposit

## **When will funds be credited to my account when deposited via Mobile Deposit?**

Images received by the daily cutoff time of 3:00 pm EST will be treated as same day deposits. Images received after the daily cutoff time or on a non-business day will be considered a deposit made on the next business day we are open.

## **How does a Mobile Deposit transaction display in Online Banking?**

Your deposit will not appear immediately as a pending item in online banking. Once the mobile deposit check has been approved for deposit, it will appear in the transaction line item as a Mobile Deposit by the next business day.

You may view your Mobile Deposit History any time by logging into Mobile Banking and clicking on the "Deposits" icon.

## **How will I know when a deposit have been received and posted to my account when using Mobile Deposit?**

When you submit your Mobile Deposit, it will remain in a "Deposit Pending" status until it's been reviewed and accepted by us. A successful submission does not guarantee deposit. Pending deposits made with ineligible checks may be rejected during the review process. You should not assume that your deposit will post to your account until you see that your deposit has been accepted under the "View Deposit History" option in Mobile Banking. If your deposit is rejected during our review process, you will see "Deposit Failed" under the "View Deposit History" option in Mobile Banking.

## How will I know if there's a problem with my deposit using Mobile Deposit?

You may receive an error message on your device at the time of your deposit, or we may contact you directly after we have reviewed the deposit. If a problem arises with your deposit after it posts to your account, such as a returned check, we will debit your account and send a Chargeback Notice to your primary address via U.S. mail.

## What do I do if my deposit fails or is rejected using Mobile Deposit?

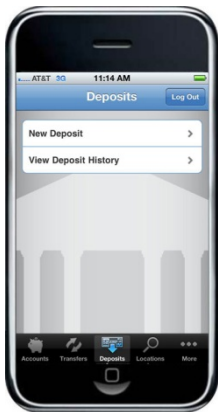
Depending on the situation, if your deposit fails or is rejected, you may redeposit the item using Mobile Deposit or at one of our branch locations.

## What do I do with my check after it has been posted to my account via Mobile Deposit?

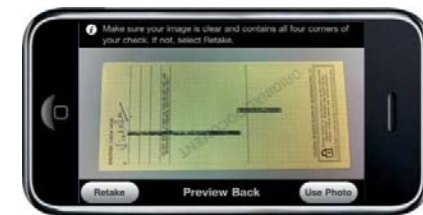
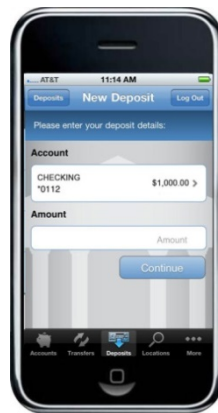
Upon confirming that you received full credit for the check deposited, clearly mark "VOID" on the front and destroy the check after 14 days by shredding or other means. This prevents the check from being presented for deposit another time.

Mobile Deposit privileges will be terminated when Citizens becomes aware of **credited** re-deposited items previously credited to your account.

## Using Mobile Deposit is a SNAP:



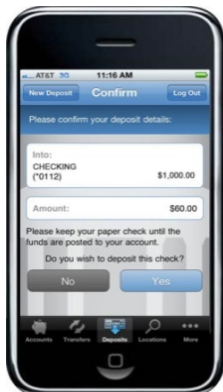
*Note: Deposit Tab at top for Android and at bottom for iPhone*



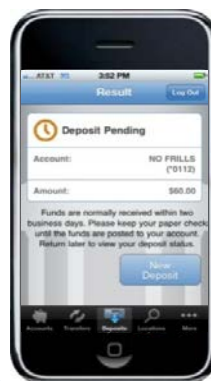
1 Choose Deposit Icon

2 Enter Deposit Amount

3 Photograph the Check (Front & Back)



4 Confirm Screen



5 Result Screen



6 Deposit History