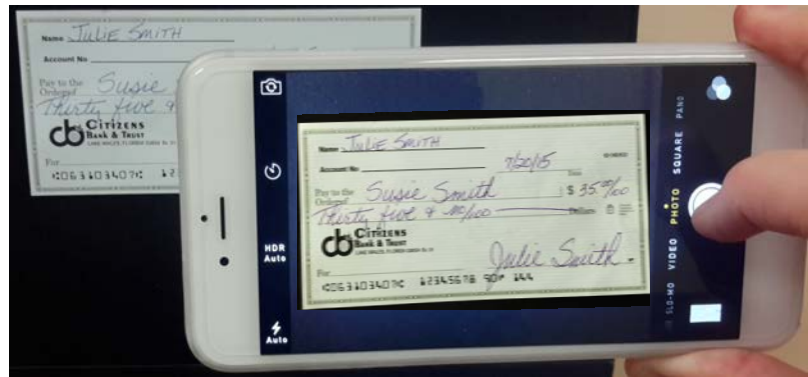


Mobile Check Deposit (MCD)



Citizens Bank & Trust will be accepting *Mobile Check Deposits* via our Citizens Bank & Trust App. Many of our customers have requested this service and we are pleased to now offer mobile deposits. In this guide you will be shown how to use this service.

You must first enroll in Online Banking to use this service. If you are not already enrolled, you can either enroll on our website, or go to the App Store and download the CB&T Mobile Banking App and sign up for Online Banking through the App.

Login Screen

TFW 3G 3:22 PM 33%

db CITIZENS BANK & TRUST

Enter your user ID and password to sign on to Any Institution Mobile.

fdc*****

Password

Save my User ID ON

Continue



1. Begin by logging on to our mobile app (the mobile check deposit service only works via the App).

Balance Screen

TFW 3G 4:39 PM 28%

db CITIZENS BANK & TRUST Sign Off

Balance Disclaimer Test

CHECKING *0058

\$57,885.33 >

Available Balance

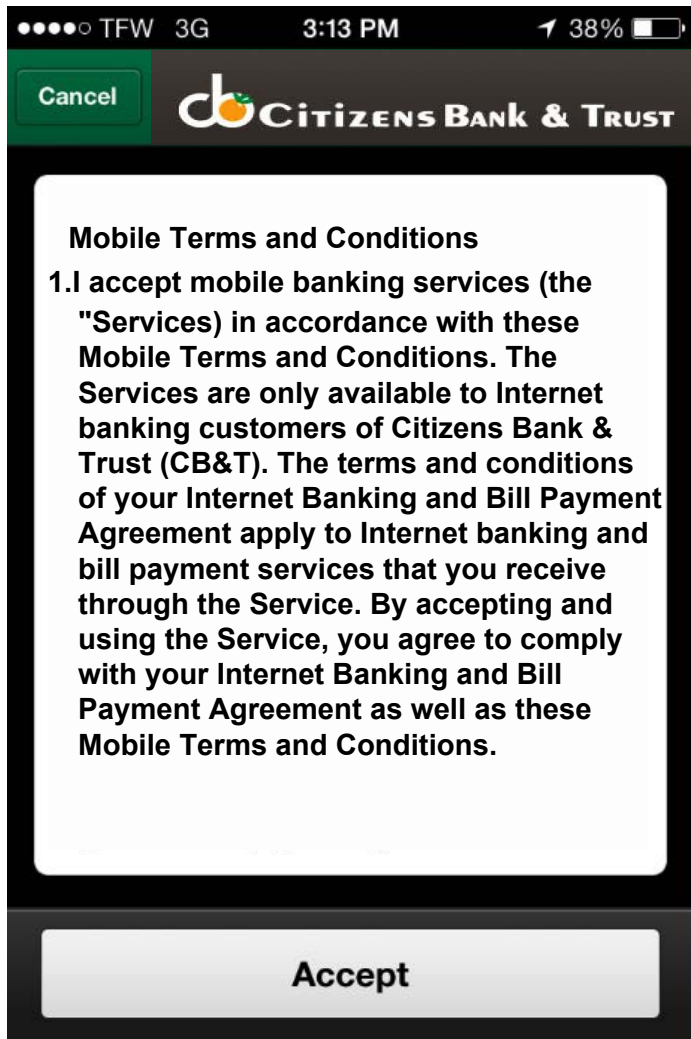
SAVINGS *0056

\$800.00 >

Available Balance

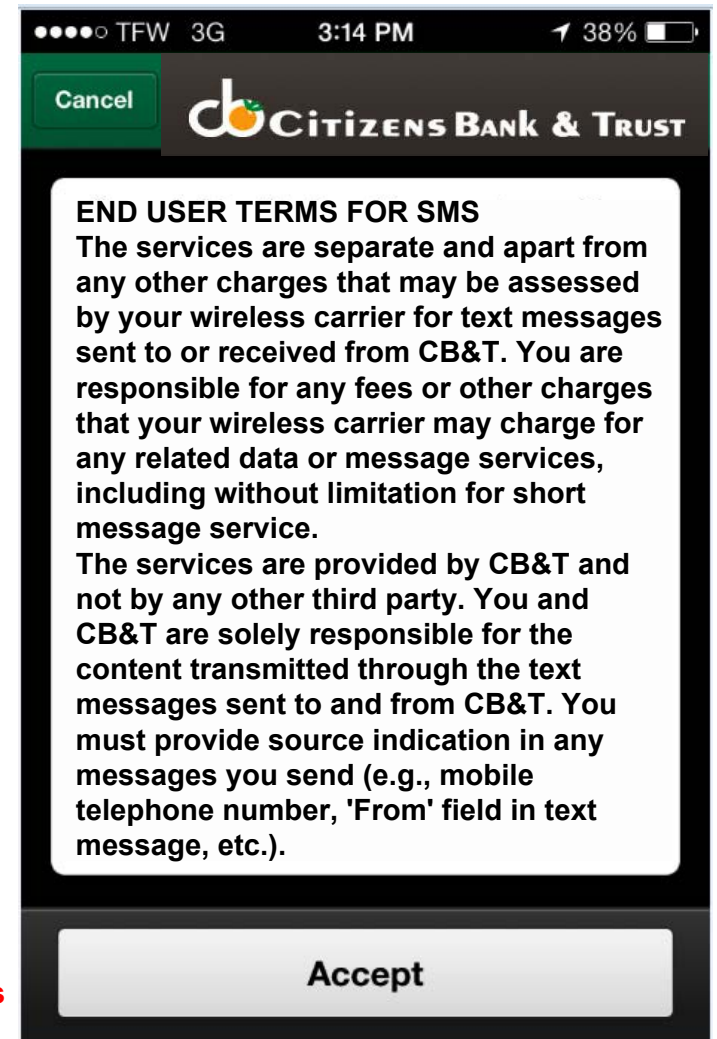
Copyright © 2007-2013. All Rights Reserved.
Federally Insured. Equal Housing Lender. [Privacy Policy](#)

Mobile Terms and Conditions

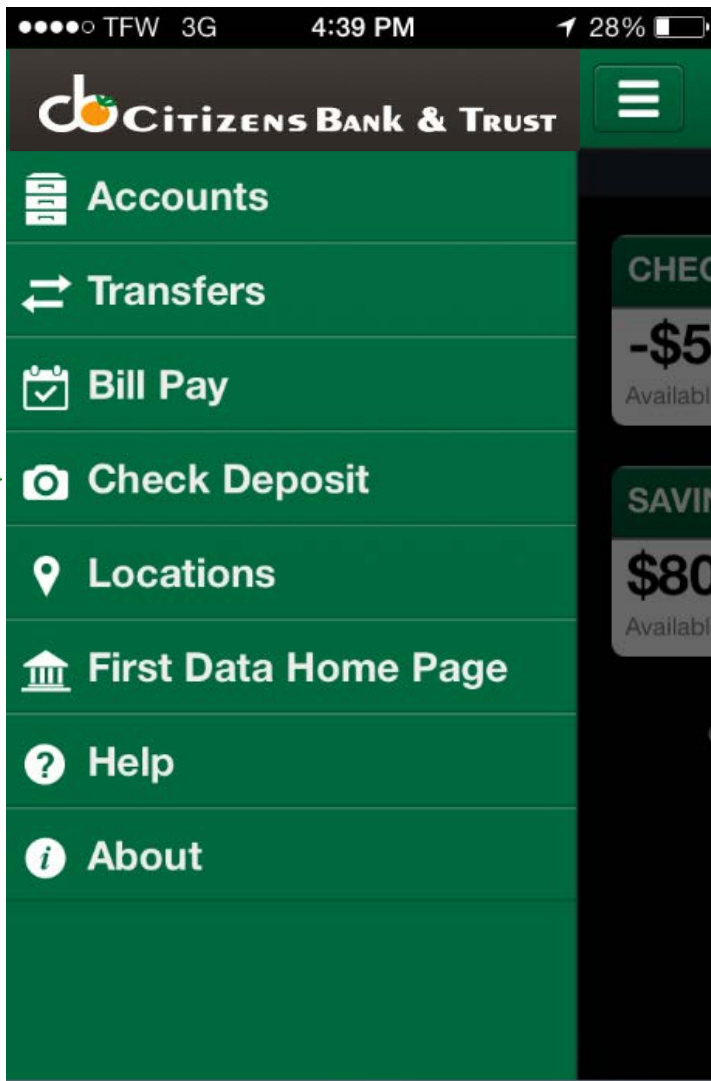


1. Accept the "Mobile Terms and Conditions".

2. Accept the "Mobile Check Deposit and Software Use Terms and Conditions".



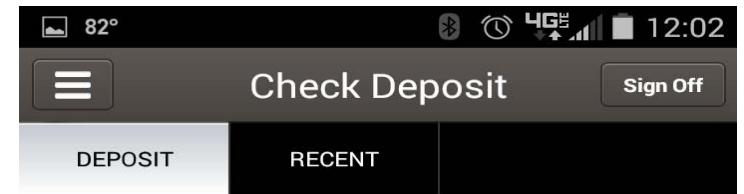
Navigation Menu and Accounts



1. Select the menu icon.

2. Select "Check Deposit" from the menu.

Deposit Tab



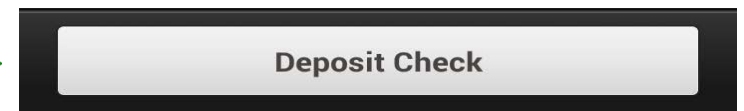
Depositing Checks is Easy

Place your check on a flat surface with a dark background and good lighting.

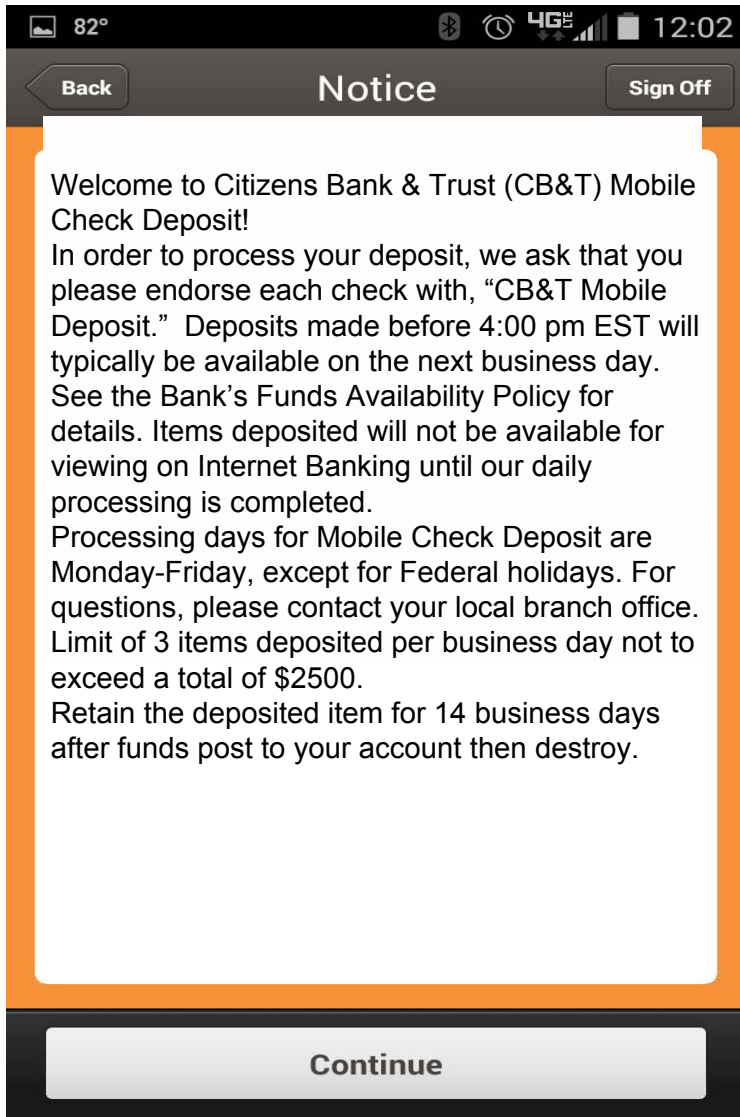
Tap the **Deposit Check** button to get started.



3. Select "Deposit Check" to begin the deposit process.



MCD Notice



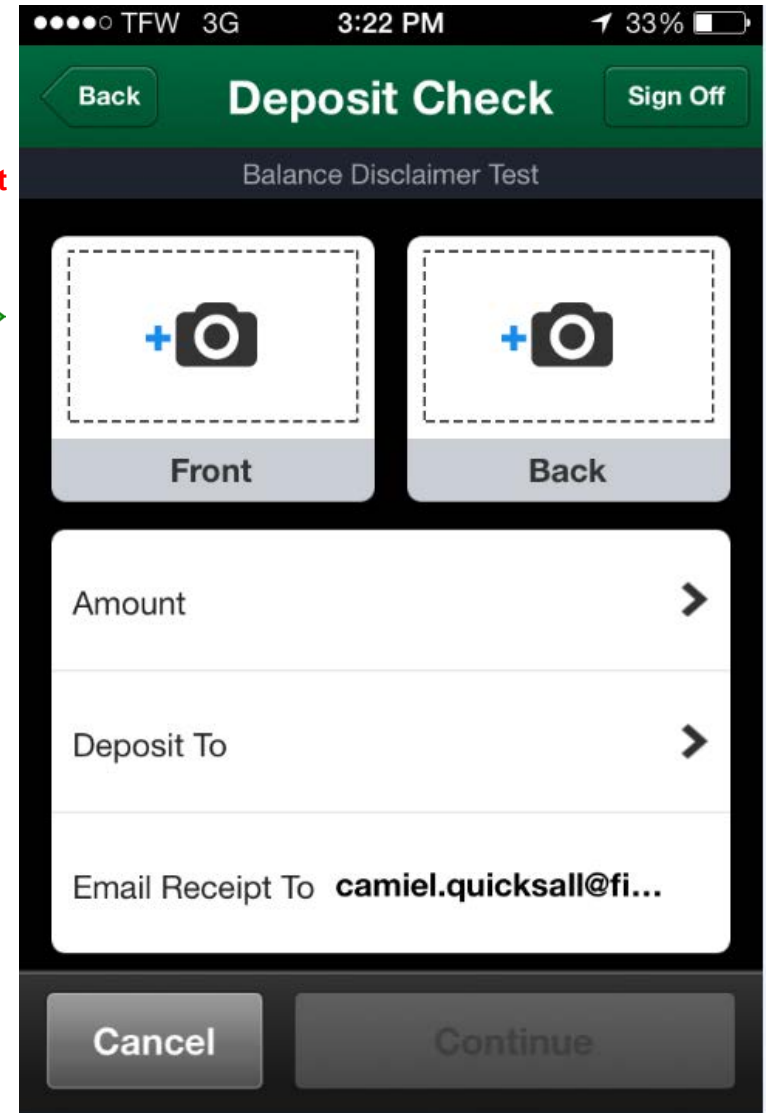
2. Press the "Front" camera icon to begin the check deposit picture taking. Repeat for the "Back" of the check.



1. This Notice will show each time you make a mobile deposit. Click "Continue" to get to the next page.



MCD



Endorsement Requirements

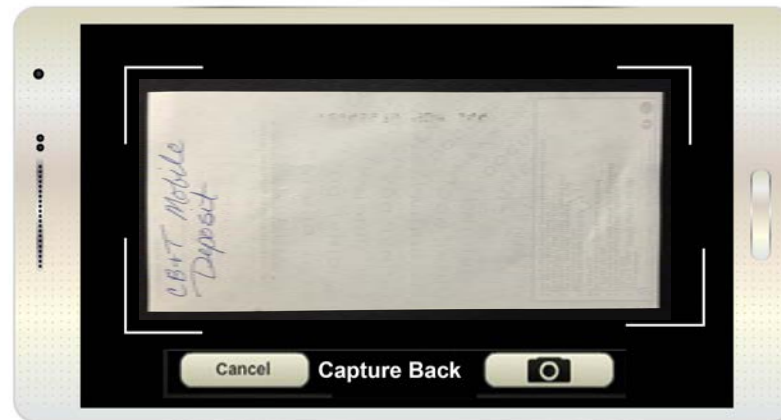
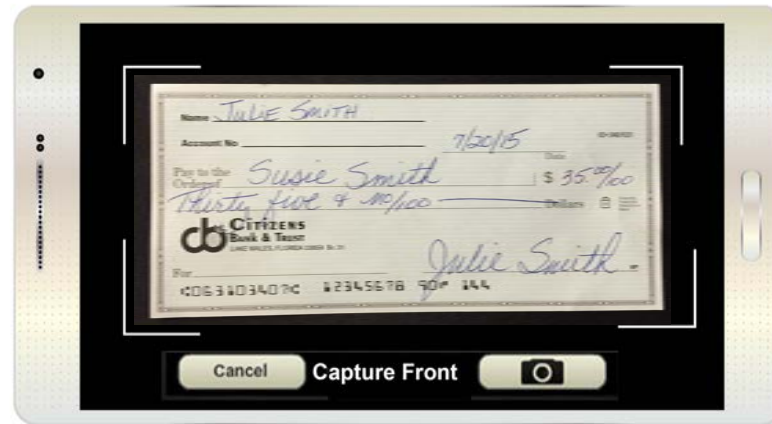
Included in the *Mobile Check Deposit Terms and Conditions* is the proper way to endorse a check that is intended for a mobile deposit. Shown below are the requirements.

Endorsement Requirements:

I agree to endorse all items with **“CB&T Mobile Deposit”**. The Bank reserves the right to reject all items that are not endorsed as specified. However, if CB&T permits a deposit without the proper endorsement, such deposit will still be subject to the terms of this Agreement, and the Bank will not be obligated to allow such a deposit at other times.

Photos of the front and back of the check

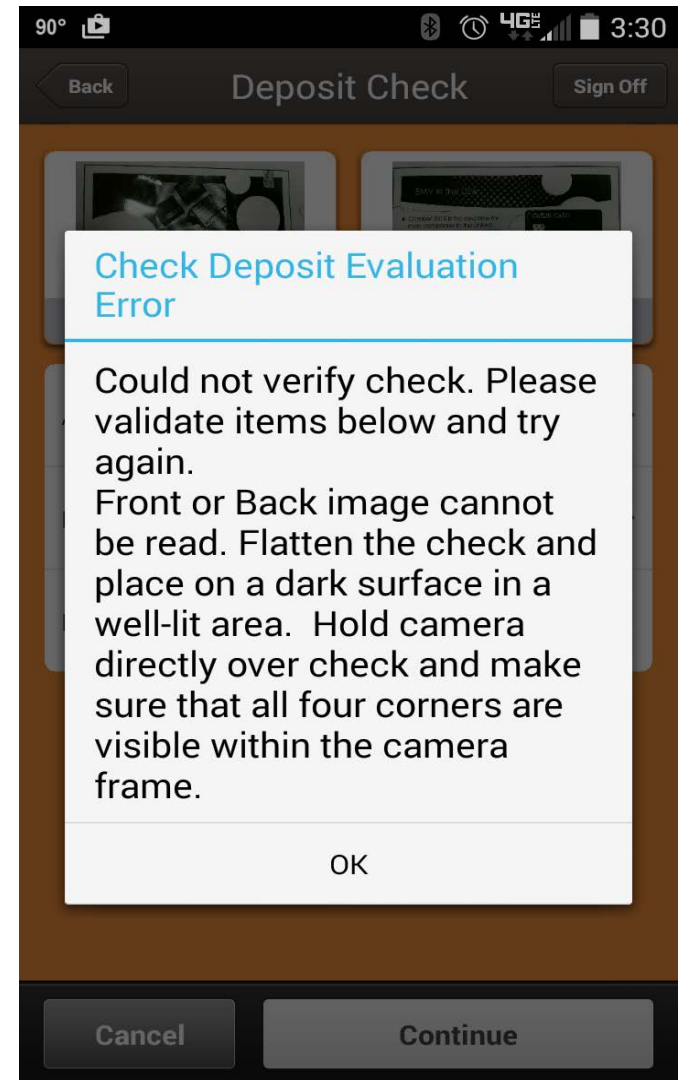
Make sure you lay the check on a flat surface with a dark background and ensure that you have good lighting.



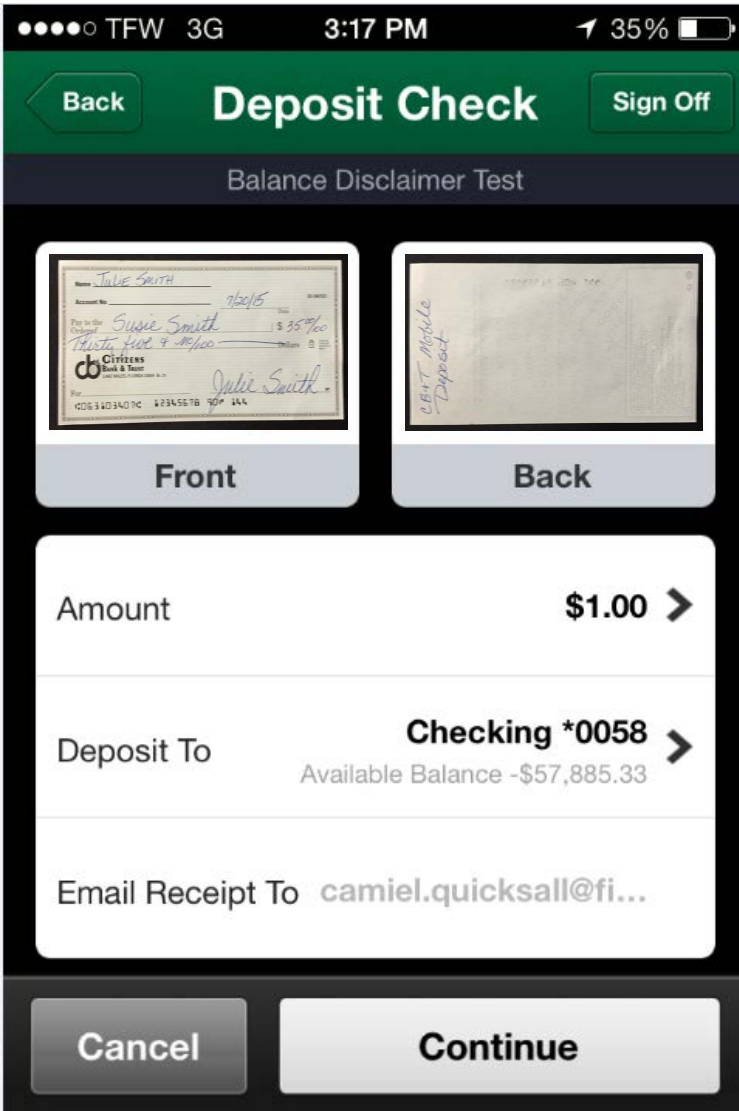
Once you've taken a picture of the check, a circle with a check mark will display in the place of the camera icon. It needs to be pressed to accept the picture.

MCD – IMAGE ERROR NOTICE

Example of Image Error and Message.



Deposit and Funds Availability Acceptance



TFW 3G 3:17 PM 35%

Back Deposit Check Sign Off

Balance Disclaimer Test

Front Back

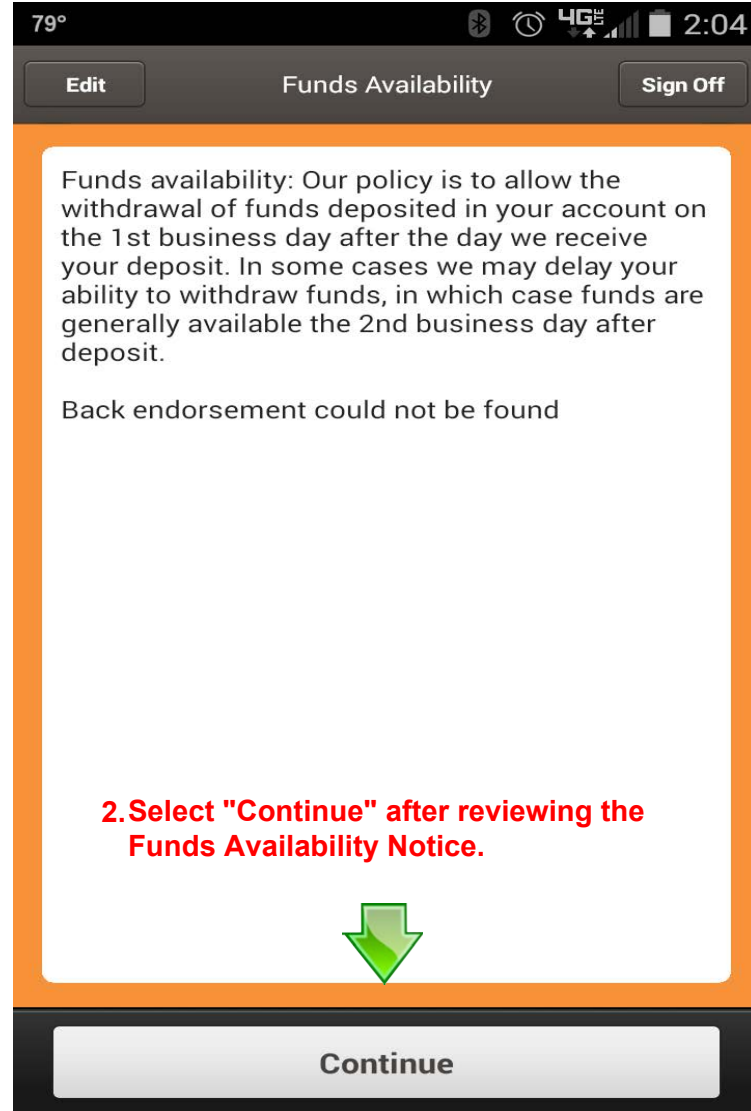
Amount \$1.00 >

Deposit To Checking *0058 >
Available Balance -\$57,885.33

Email Receipt To camiel.quicksall@fi...

Cancel Continue

1. If you are satisfied with the pictures and did not receive an error message, enter the deposit amount and choose the account to deposit into, then select "Continue".



79° Edit Funds Availability Sign Off

Funds availability: Our policy is to allow the withdrawal of funds deposited in your account on the 1st business day after the day we receive your deposit. In some cases we may delay your ability to withdraw funds, in which case funds are generally available the 2nd business day after deposit.

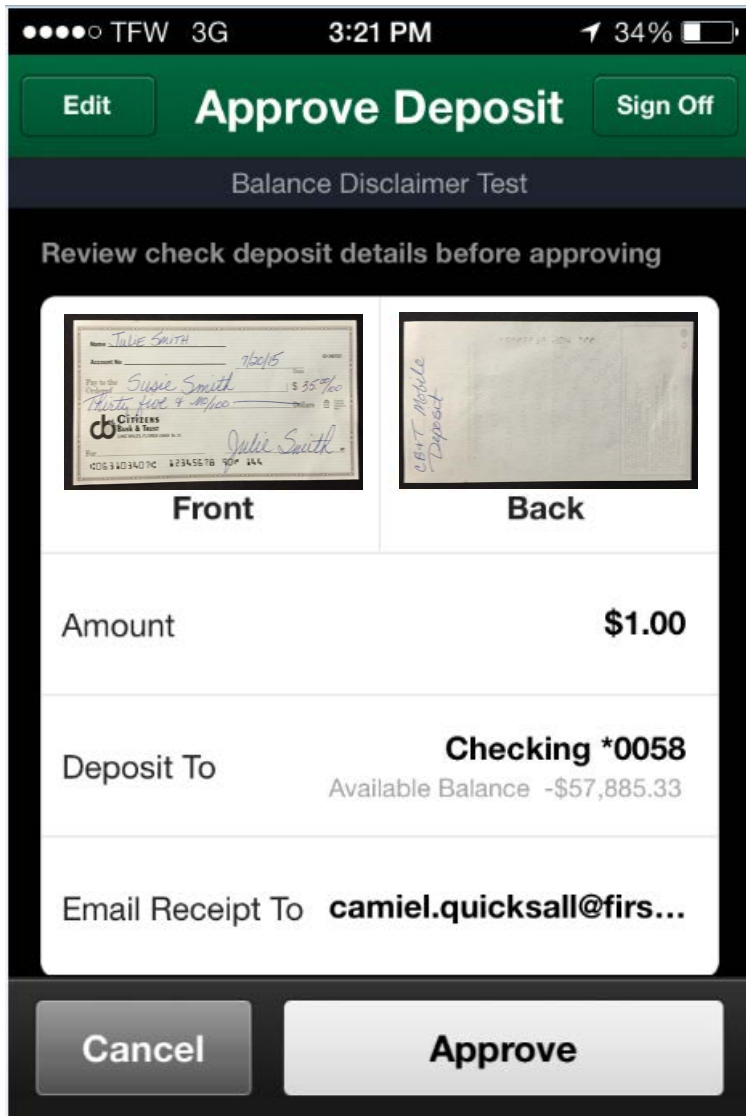
Back endorsement could not be found

2. Select "Continue" after reviewing the Funds Availability Notice.

Continue



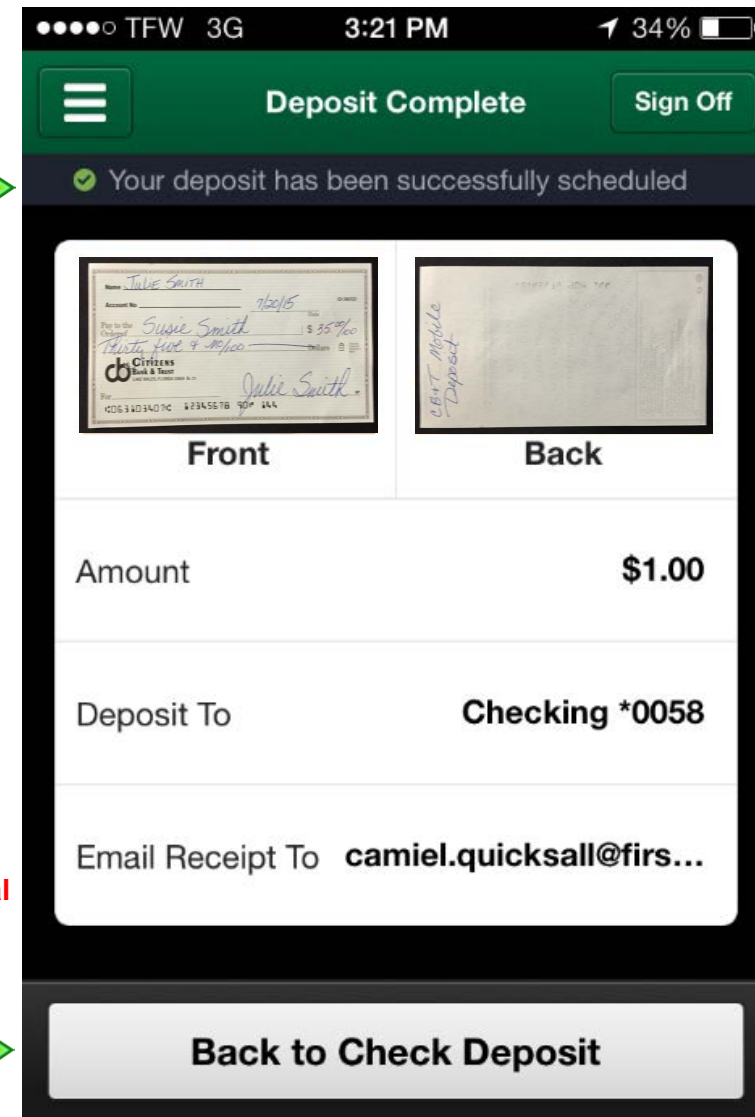
Deposit Approval and Completion Screens



1. If you are satisfied with the details of the deposit, select "Approve".

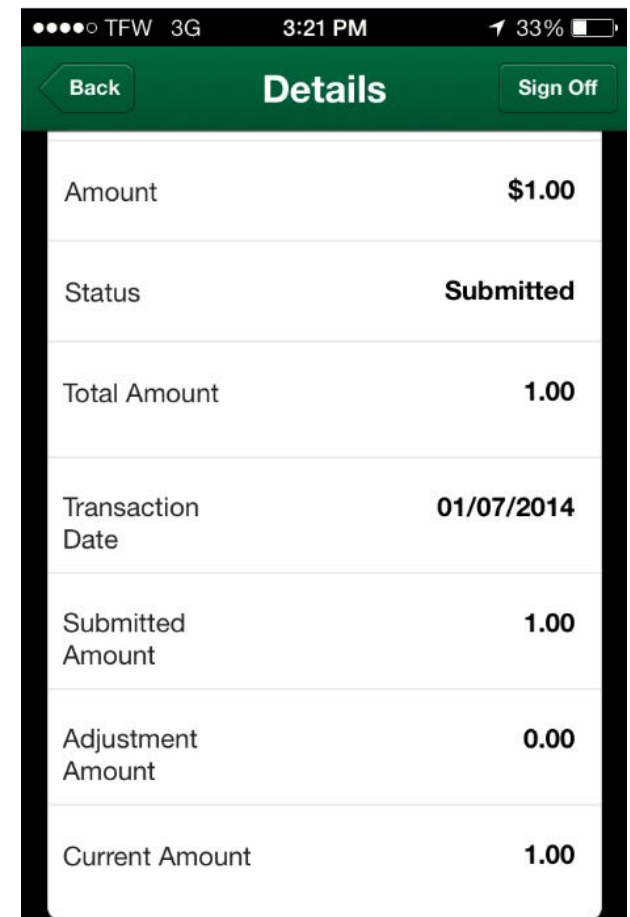
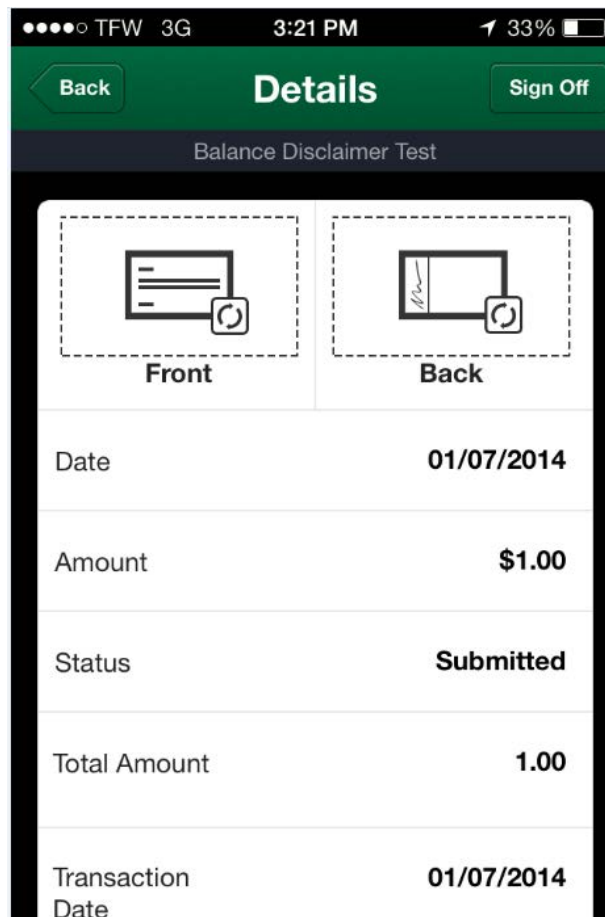
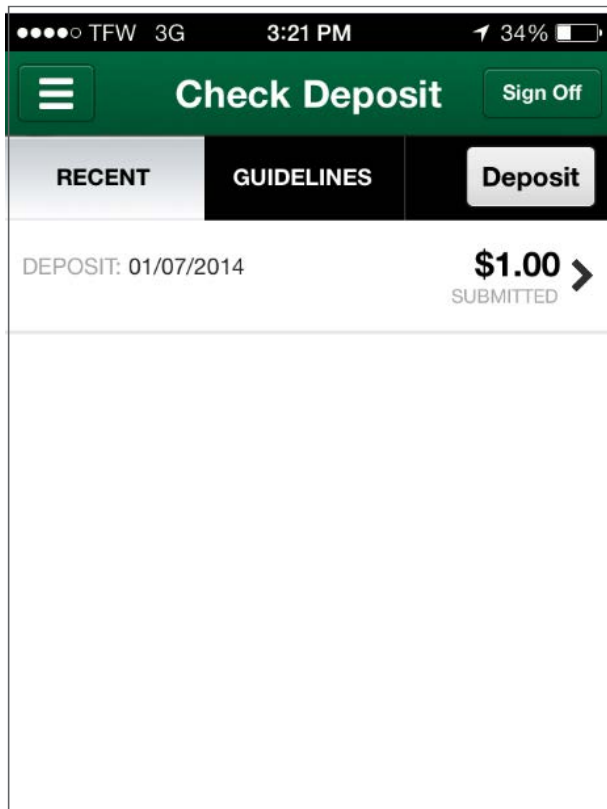
2. Review the confirmation of your deposit for accuracy.

3. If you wish to make an additional deposit, select "Back to Check Deposit".



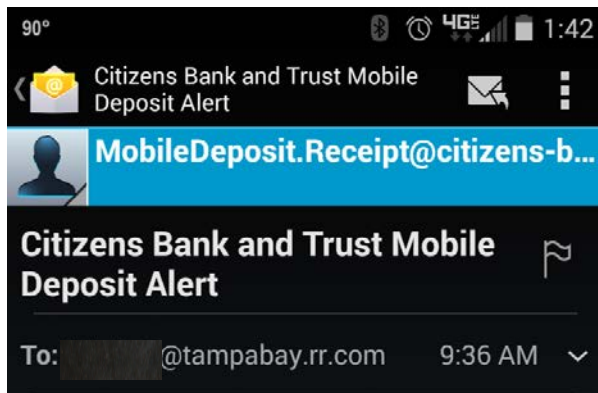
Check Deposit History and Details

View the details of your mobile check deposit(s).



MCD Confirmation/Notification Emails

Deposit Status "Received"



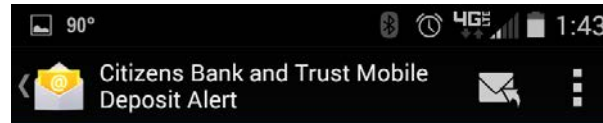
Your deposit 5201129 has been received by Citizens Bank and Trust.

DEPOSIT STATUS

Account: x[REDACTED]
 Amount: \$1.00
 Receipt: 5201129
 Date: July 20, 2015



Deposit Status "Not Accepted"

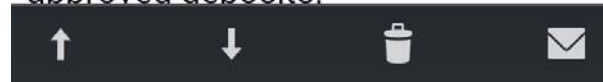


Your deposit Receipt Reference 5201130 cannot be accepted by Citizens Bank and Trust.

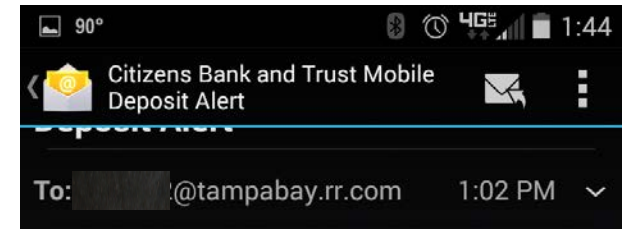
DEPOSIT STATUS

Account: x[REDACTED]
 Amount: \$1.00
 Receipt: 5201130
 Deposit Date: July 20, 2015
 Rejected Date: July 20, 2015
 Rejected Reason: Endorsement Irregular
 Status: Returned

Sign into Citizens Bank and Trust to view a complete list of your approved deposits.



Deposit Status "Accepted"



Your deposit Receipt Reference 5201129 has been Approved by Citizens Bank and Trust. Please note the adjusted deposit amount below.

DEPOSIT STATUS

Original Amount: \$1.00
 Adjusted Amount: \$5.00
 Receipt: 5201129
 Transaction Date: July 20, 2015
 Approved Date: July 20, 2015

Sign into Citizens Bank and Trust to view a complete list of your



Eligible Accounts and Ineligible Items

Only Checking and Savings accounts are eligible for this Service. Scanning and depositing only "checks" as that term is defined in Federal Reserve Regulation CC, Availability of Funds and Collection of Checks. The image of the check that is transmitted to CB&T is converted to an Image Replacement Document for subsequent presentment and collection.

Ineligible Items including **but not limited to** the following:

Checks or items that are drawn on or otherwise issued by the US Treasury Department;

Checks payable jointly, unless deposited into an account in the name of all payees;

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

Checks dated more than 6 months prior to the date of deposit;

Checks that have been previously submitted through this Service, or through a remote deposit capture service offered at any other financial institution;

Checks with any endorsement on the back other than that specified in this agreement;

Checks not payable in United States currency;