



Citizens Bank Remote Deposit Anywhere

Frequently Asked Questions

Q: What is Citizens Bank Remote Deposit Anywhere?

A: Citizens Bank Remote Deposit Anywhere allows you to deposit checks to any of your Citizens Bank checking accounts using the camera on your mobile phone or tablet. Using the Citizens Bank App for the iPhone or Android, login to your Solid Citizens Online Banking, and select the Deposit icon. Select the account where the deposit should credit, enter the amount of the check and take a picture of the front and back of the check.

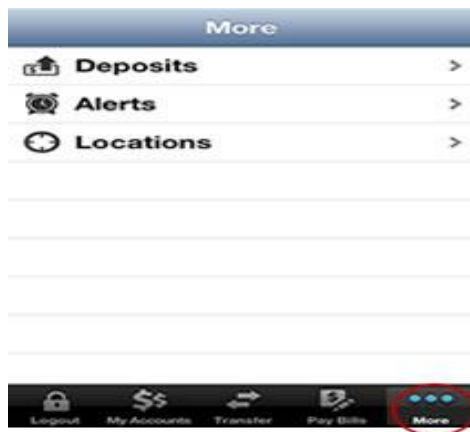
Q: What do I need in order to use Citizens Bank Remote Deposit Anywhere?

A: To use the Citizens Bank Remote Deposit Anywhere service you must have the following:

- An active Citizens Bank Online Banking account with Mobile Banking enabled; and
- The most recent version of the 'Solid Citizens' bank app for the iPhone or Android.

Q: Where do I find the Remote Deposit Anywhere option in the Citizens Bank app?

A: Select *More* and choose *Deposit*.



Q: Who is eligible to sign up for Citizens Bank Remote Deposit Anywhere?

A: Citizens Bank Remote Deposit Anywhere is available to Citizens Bank customers who have:

- A Citizens Bank NetTeller Online Banking login;
- The most recent Citizens Bank App for iPhone or Android and have enrolled in Citizens Bank Mobile Banking;
- An active Citizens Bank account with a positive balance for at least 90 days;
- No returned checks or deposited chargeback items in the last 90 days; and,
- All loans with Citizens Bank are performing and current for the last 90 days.

Q: How do I request Remote Deposit Anywhere?

A: Please complete a Citizens Bank Remote Deposit Anywhere application. A Citizens Bank Remote Deposit Anywhere application may be found at www.thecitizensbank.net or you may pickup an application at a Citizens Bank Branch location nearest to you. Please submit your Remote Deposit Anywhere application for approval by one of the following methods.

Drop off your application at a Citizens Bank Branch location nearest you;
Fax your application to Citizens Bank eBanking Department (Fax Number: 870 698 6284);
E-mail your application to customerservice@thecitizensbank.net; or,
Mail your application to Citizens Bank, Attn: Customer Service, P.O. Box 2156, Batesville, AR 72503.

Q: May I enroll more than one account for Remote Deposit Anywhere?

A: Yes. You may enroll as many checking accounts as you like for Remote Deposit Anywhere as long as the accounts qualify.

Q: Do I need to use a deposit slip to make a deposit through Remote Deposit Anywhere?

A: No. We will use a virtual or electronic deposit slip to post the deposit to your account; you will simply take a picture of the front and back of the check.

Q: Should I endorse my check before taking a picture?

A: Yes. Endorse the check to match the Payable To information and For Mobile Deposit Citizens Bank.

Q: What type of checks can I deposit with Remote Deposit Anywhere?

A: Checks made payable to you and drawn on a bank within the United States can be deposited through Remote Deposit Anywhere. The following examples are types of payments/checks which cannot be deposited through Remote Deposit Anywhere:

- Large or Oversize Business Checks
- Federal Government Checks
- Money Orders
- Traveler's Checks
- Savings Bonds
- Foreign Checks (not drawn on a US bank)
- Insurance Drafts
- Cashier Checks

Q: When will funds be made available to me from deposits made by Remote Deposit Anywhere?

A: Remote Deposit Anywhere will generally be made available to you on the business day following the deposit date. Provisional credit is not granted for Remote Deposit Anywhere. Delayed availability may be longer and is at the discretion of the bank.

Q: Are there limits for deposits made through Remote Deposit Anywhere?

A: Standard Remote Deposit Anywhere limits are:

- A total of 20 deposits per month;
- A daily limit total of \$500; and
- A monthly limit total of \$1,000.

Q: What do I do with the check after I deposit it through Remote Deposit Anywhere?

A: Once you verify that the funds have been applied to your account correctly, you should shred the check after 48 business hours.

Q: Are there any fees associated with using Remote Deposit Anywhere?

A: No; Remote Deposit Anywhere is a free service.