

## **Who is eligible to use Go! Mobile Deposit?**

To be eligible for Go! Mobile Deposit, you must...

- Be a current Citizens Bank Minnesota customer with an active checking or savings account;
- Have the most recent Citizens Bank Minnesota Go! Mobile app for iPhone or Android and have enrolled in Citizens Bank Minnesota Mobile Banking;
- Have a positive balance in your account for at least 90 days;
- Have no more than 2 returned deposited items in the last 90 days;
- Have demonstrated financial responsibility with all Citizens Bank Minnesota's account;
- Read and accept the Go! Mobile Deposit Terms & Conditions before depositing your first check.

## **May I enroll more than one account for Go! Mobile Deposit?**

Yes. You may enroll any checking and/or savings accounts you currently view on your online banking as long as the accounts qualify and bear the same social security number.

## **Are there limits for deposits made through Go! Mobile Deposit?**

Yes. Go! Mobile Deposit limits are:

- 5 checks per day, a maximum of \$150,000 per day
- 25 checks per month, a maximum of \$250,000 per month

## **Do I need a deposit slip to make a deposit through Go! Mobile Deposit?**

No. We will use what is called an electronic deposit slip to post the deposit to your account. You will only need to take a picture of the front and back of your check being deposited. You choose what account you want it deposited into.

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

Yes. Your signature must be on the back of the check with "Via Mobile Deposit" written underneath.

## **What do I do with the check after I deposit it through Go! Mobile Deposit?**

Once a check has been credited to your account, you should retain the check for 14 days after the date of the image transmission. This provides sufficient time if there is an issue with the image quality or if the original item is required for any reason. After that 14 day period you should write "VOID" and then destroy it by cross-cut shredding or another commercially acceptable means of destruction to ensure they are not accidentally deposited again.

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

Availability of Funds: In general, if an image of an item you transmit through Go! Mobile Deposit is received and accepted before 3:00 p.m. Central Standard Time on a business day, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day. Provisional credit will be granted at approximately 10:15 a.m. and 3:15 p.m. CST on business days. Citizens Bank Minnesota's business day is every Monday through Friday, excluding Federal Holidays.

### **Are there any fees associated with using Go! Mobile Deposit?**

There are no fees or charges assessed by Citizens Bank Minnesota for you to enroll in or use the Go! Mobile Deposit service. Connectivity, data usage and text messaging rates may apply. Contact your wireless provider for details.

**If I discover I've entered an incorrect amount for a deposited check, should I try to re-deposit the check?**

No. The system reads the dollar amount written on the front of the check and corrects the amount; sending an email notification back to you.

### **I selected the wrong account for deposit. What should I do?**

You can perform a funds transfer between Citizens deposit accounts and the funds will be available immediately.

### **The check I deposited was returned. Can I rescan the check?**

No, you cannot rescan the returned check. Your account will be assessed a returned item fee and you will receive a copy of the deposited item. It is best you get a new check to deposit to avoid any further delays.

### **What type of checks can I deposit with Go! Mobile Deposit?**

Checks made payable to you and drawn on a bank within the United States can be deposited through Go! Mobile Deposit. Some business size checks (the long ones) may not work with Mobile Deposit.

### **What if my mobile device is lost or stolen?**

Even though account information is not stored on your device, there are a few steps you can take to suspend Go! Mobile access. You can log into Citizens Online Banking and select the Go! Mobile Options Tab, then de-select Enable web access for your mobile device. If you cannot quickly get access to Citizens Online Banking, you can contact Citizens Connection at 800-549-0194 during regular business hours Monday thru Friday, 7:30am – 5:00pm.