

MOBILE BANKING

Frequently Asked Questions

Q. What is Mobile Banking?

Mobile Banking is a free, convenient and secure way to access your Citizens Bank accounts from your **mobile phone or device**. You can check balances, transfer funds between your accounts, pay bills (with Bill Pay feature), set up text alerts, review E-Statements, make check deposits (with Mobile Deposit feature) and monitor your transaction history.

Q. How does Mobile Banking work?

Mobile Banking allows you to access your Online Banking account, using your preexisting credentials (i.e. User ID and Password), when you are away from your computer, in a format that is optimized for viewing on the smaller screen of your mobile phone or device.

Q. How is Mobile Banking different than Online Banking?

Mobile Banking provides you with access to your accounts when you are on the go. It offers the basic features of Online Banking, in a format that is designed to be easy to view, and easy to use, from any web-enabled mobile phone or device.

Q. Is there a fee to use Mobile Banking?

No. There is no fee to use Mobile Banking with Citizens Bank. You may, however, incur normal data (internet) usage charges from your wireless carrier for the use of internet browsing on your mobile device. Contact your carrier for details on related rates or charges.

Q. How do I enroll in Mobile Banking?

In order to enroll in Mobile Banking, you will need to have an active Online Banking account with Citizens Bank. To sign up for Online Banking call a Customer Service Representative at 903-984-8671 or visit any one of our Banking Centers. Once you have an Online Banking account established, you can enroll in Mobile Banking.

Q. I have an Online Banking account, so how do I access Mobile Banking?

You can access Mobile Banking using the mobile web browser on your phone or device, or by downloading the App for iPhone® or Android™. To access using mobile web—using your phone or device, go to <https://citizensbanktx.secure-mobileaccess.com/>. Then, enter your Online Banking ID and Password. To access using the App— go to the place where you typically download Apps on your particular device, search for "CBTX On The Go" or "Citizens Bank TX" and select the App when it appears in the results.

Q. Is Mobile Banking secure?

Yes. Account information is not stored on your mobile device. All of the security features from Online Banking are in place to safeguard your privacy and protect your account information.

Q. What information is stored on my phone?

With Mobile Banking, there is no information stored on your phone. However, as a security precaution, you ***should not*** store your credentials in the notepad or address book of your mobile device. In addition, all mobile devices should use a locking method of PIN or pattern for access.

Q. Is the information “encrypted?” Why is that important?

For Mobile Banking, all the information that is sent and received is encrypted using the same security technology as Online Banking. Encryption scrambles the information sent to and from your phone to mitigate the risk of a third party intercepting confidential information.

Q. What if my mobile device is lost or stolen?

If your mobile device is lost or stolen, report it immediately to your mobile carrier. Then log into your Online Banking account from a computer and reset your password, or call a Customer Service Representative at 903-984-8671 and we will assist you in changing your Online Banking password.

Q. What if I believe my Online Banking ID or Password has become known or an unauthorized transaction has occurred via my mobile device?

Notify us immediately by calling a Customer Service Representative at 903-984-8671.

Q. What Online Banking functions can I perform using Mobile Banking?

With Mobile Banking, you are able to:

- a) Access your account balances and transaction information
- b) Transfer funds between your Citizens Bank accounts
- c) Review E-Statements
- d) Pay bills and check or delete scheduled payments (with BillPay feature).
- e) Set up Text Alert notifications to get personalized account information
- f) If you have a smartphone*, you can access your check images and can request access to Mobile Deposit. (This will allow you to make deposits from your device by entering basic information regarding the deposit and taking a photo of the check).

**** A Smartphone is a mobile phone that includes features you might find on a computer, such as the ability to send or receive email, access the internet and edit business documents.***

Q. Can I get to the Citizens Bank website from the Mobile Banking App?

The Citizens Bank Mobile Banking App has various links that connect you back to the website, including the home page and the menu.

Q. Is there contact information for the Bank within Mobile Banking App?

Yes, in addition to locations and ATMs, you'll get a quick list of phone numbers and office hours for all of our Banking Centers.

Q. Can I find Banking Center and ATM locations in the Mobile Banking App?

Yes, a list of Banking Centers and ATM locations (including office hours) are available, with the option to use your device's GPS to find the most convenient location near you.

Q. Do I have access to my E-Statements from the Mobile Banking App?

Yes. You can access your E-Statements from the menu.

Q. Is the layout of the Mobile Banking App customizable?

Yes. The iPhone® version of the App gives you the ability to change the layout of the menu from the bottom to the side. The Android™ does not include layout variations.

Q. How can I access the history on my account?

If you click on "Transactions" while on your Account Listing screen, you will be presented with the past 30 days' worth of activity.

Q. If I make a transfer between my accounts, how much time does it take for the transfer to be completed?

A transfers memo will post to your account immediately. You will be able to see the completed transfer on both the "From" account and the "To" account immediately after receiving your confirmation number.

Q. Can I make a deposit through Mobile Banking?

If you use the Mobile Banking App for iPhone® or Android™, you can request access to Mobile Deposit.

Q. How does Mobile Deposit work?

Once you qualify for, and have access to Mobile Deposit, you will be able to enter the basic information regarding the deposit, take a photo of the check (front and back) and submit the check for deposit.

Q. Are there special rules for endorsing checks to be deposited with Mobile Deposit?

We ask that you properly endorse the check with your signature and the words "Mobile Deposit Only."

Q. Are there limitations on how many deposits I can make through Mobile Deposit?

Yes. You can only deposit one check at a time. We also limit the dollar amount of deposits to \$1,000 per day, with a rolling 30-day maximum of \$3,000.

Q. What types of checks can I deposit through Mobile Deposit?

You can deposit checks that are payable to you and have been properly endorsed with your signature and "Mobile Deposit Only" on the back. You cannot deposit foreign checks, bonds, third party checks, returned or re-deposited items, cashier checks, money orders or rebate checks through the system.

Q. What is the daily cutoff time for submitting deposits through Mobile Deposit?

The daily cutoff time is 3 p.m. Central Time, Monday through Friday (excluding holidays). Anything deposited after this daily cutoff time will be processed on the following business day.

Q. When will I see my deposit in my "Account Transactions" list?

At this time, you will not see your deposit in your account transaction list, or your balance, until we process the deposit at the end of the day. However, you can check the status of your deposit at anytime through the Deposit option.

Q. How long do I need to keep my check after I've submitted it for Mobile Deposit?

We ask that you keep your physical check for at least fourteen (14) days, or until your funds are available.

Q. Can I pay my bills through Mobile Banking?

With Mobile Banking and BillPay, you are able to access all of your existing payees and can schedule, edit or delete one-time payments. You will not be able to set up new payees through the Mobile Banking system.

Q. Can I set up new payees from Mobile Banking?

For your security, you are not able to set up new payees from your mobile device. This is to protect you in the event that you lose your phone. Payments can only be sent to pre-established payees to ensure payments are only sent to your approved payees.



Q. Is there a way to customize the alerts I receive from the App?

Yes. Text alerting customization is now available on your mobile app. You can find the Text Banking Instructions on our website located in the Mobile Banking section.