

Citizens National Bank (CNB) Mobile Deposit Frequently Asked Questions

What is mobile deposit?

Mobile deposit is a convenient feature of CNB's mobile banking app that makes it simple to securely deposit checks using your smartphone or tablet.

How does it work?

From CNB's mobile banking app:

- Select "Deposit Check"
- Enter the check amount and select the account to deposit
- Photograph both sides of the endorsed check with your smartphone or tablet camera and follow the on-screen instructions
- Review your deposit information and submit your deposit

Who's eligible to use mobile deposit?

To be eligible to use mobile deposit, you must have a checking or savings account and be enrolled in internet banking. Approval is required.

Can a business sign up to use mobile deposit?

Yes, small businesses with low check volume can enroll in mobile deposit.

How do I know if I am approved for mobile deposit?

Look in the message box within the mobile banking app for approval or decline. If declined, you can call CNB's Call Center at (865) 429-7521, or ask a CNB representative at any branch location for the reasoning.

Can I deposit any type of check?

Official checks, money orders, traveler's cheques, foreign checks, or any check that has been altered cannot be deposited.

How do I endorse the checks for mobile deposit?

Simply write "For Mobile Deposit CNBTN Only". Any items not properly endorsed will not be accepted via mobile deposit.

Is there a daily deposit amount limit?

Yes, a daily dollar limit depending on approval can range from \$2,000 to \$10,000.

When will my funds be available for withdrawal?

Approved mobile deposits submitted before 6:00pm will be posted during nightly processing the same day. Approved mobile deposits submitted after 6:00pm will be posted the next business day during nightly processing. Business days are Monday through Friday excluding holidays.

What should I do with the check after submitting it via mobile deposit?

For your protection and verification purposes, you should securely store it for 30 days. After this time you can mark the check "VOID" and destroy it.

Can I deposit more than one check at a time?

You can deposit multiple checks in the same mobile banking session, however, you may only photograph and submit one check at a time. Deposit limits and other restrictions may apply.

Is there a fee to use mobile deposit?

No, mobile deposit is a free service through our CNB app.

What if I have a question that's not answered here?

Contact CNB's Call Center at (865) 429-7521 or visit your local branch.

