

Citizens 1st National Bank

Mobile Banking

FAQ

Citizens 1st National Bank has an App for its customers available for Apple iPhones, iPads and Android phones.

SMARTPHONE DEVICE MINIMUM REQUIREMENTS

APPLE

- iPhone – 7.0 or higher
- iPod touch – 7.0 or higher
- iPad – 7.0 or higher

The minimum requirements for the Apple version of the App will be listed in iTunes when searching for the App. iTunes will list the devices that the App is compatible with as well as the iOS (operating system version).

If the user does not have the most current iOS or operating system available they should connect their device to any PC or Mac running iTunes and install the latest version

ANDROID

- Android devices – 2.1 or higher
- Device must meet minimum specification required or the App will not be displayed to the device by the store.

FAQs

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GENERAL

Who is allowed to use the App?

Any customer with a Citizens 1st National Bank account may use the App. However, some features may be restricted based on account type.

What do I need in order to register for the App?

The customer needs:

- their account number
- the last five digits of their social security number
- their date of birth

Do I need to be the primary account holder in order to register to use the App?

No. As long as you have a social security number tied to an existing account you will be able to register.

Will you have an App for Blackberry, other smart phones or devices?

We review other devices on a quarterly basis to determine if we should offer an App.

Can a small business customer use the App?

Only accounts that have a personal Social Security Number will be able to register for the App.

Can multiple users use the App through the same device?

Yes. If another account holder wishes to access the App through another registered user's device then the second account holder must choose the "Login Help" feature and then select "Add Another User" to register on the new device.

Will the App be deactivated due to a lack of use?

No. The App will remain active until it is deleted off the device.

Can I use bill pay through the App?

No. Our online banking and mobile banking are separate products. Our mobile banking uses Picture Pay (see Picture Pay Section below) to pay bills.

Will we have the ability to scan checks from this App?

Currently we do not offer mobile deposit, but this will be coming in a later update.

LOADING THE APP

Where do I go to download the App?

You can search for Citizens 1st or Citizens First National Bank in the App Store for Apple devices or Google Play for Android. You can also find a link to the App at citizensfnb.com

How come when I search Citizens 1st National Bank in the Google Play (Android marketplace), I can't find the App?

Our App has certain requirements that must be met by an Android device to operate correctly. If your device doesn't meet these, the App is not displayed in the store for your device.

I am trying to register on the App; it keeps saying I cannot be verified?

If you are certain you are entering the correct information, please call (712) 732-5440 during business hours and ask for Customer Service.

SETTING UP A NEW USER

How do I login for the first time?

Once you have loaded the App, tap on the “Accounts” icon. This will bring you to a new screen. At the bottom, tap on “New Mobile User?”

On the next screen you will be asked to enter your account number (any of your Citizens 1st National Bank account numbers), the last 5 digits of your social security number and your date of birth. Then tap “Verify” to validate your information.

Next you will have to create a username (6-20 characters with no spaces). You will also need to enter your first and last name, email, and phone number as requested.

Next you will set up your password and enter it twice then tap “Submit”. The password must contain the following:

- 8 characters
- 1 number
- 1 upper case letter
- 1 lower case letter
- 1 special character

Finally you will be asked to select your primary account and login with your new username and password.

USERNAME & PASSWORD

I am having difficulty with creating a username.

The username is restricted to between 6-20 characters in length with no spaces. The guidelines for creating a username are stated specifically within the registration process.

I am having difficulty creating a password.

The password must contain the following:

- 8 characters
- 1 number
- 1 upper case letter
- 1 lower case letter
- 1 special character

The password must also be entered twice to confirm and match during the registration process.

I forgot my username or password. How can I retrieve it?

If the username or password has been forgotten, you can select the “Login Help” or “Help” icon, select “Add Another User” and follow the necessary steps to retrieve the forgotten credentials.

How can I retrieve my username/ID?

Select “Login Help” or “Help” from the menu and then “Forgot Username”.

How do I reset my password?

Select “Login Help” or “Help” from the menu and then “Reset Password”.

How can I change my username?

Usernames cannot be changed from the App. If you need your username changed please call (712) 732-5440 during business hours and ask for Customer Service.

Can I use the same username/password I have for online banking?

Yes, but your App password will not change automatically when you change your online password and vice versa.

How often do I have to change my App password?

There are currently no enforced rules requiring a customer to change their password. It is a suggested best practice that customers access the “Login Help” or “Help” feature in the App and periodically change their password as a security measure.

How do I set up a four digit PIN?

In “Settings” enable PIN Login.

Why don't I see the four digit PIN option?

Each device can only maintain one user's PIN login. If you have multiple users using the same device the four digit PIN login will be automatically disabled. If you delete the App from the device and re-install the App, the function will be restored until a second user logs on.

MISCELLANEOUS

I'm receiving an error message, null, what does this mean?

This could be a one-time occurrence due to a connectivity problem. Please try the operation again. If the issue reoccurs call (712) 732-5440 during banking hours and ask for Customer Service.

Why can't I receive alerts like I do with online banking?

Alerts will be available in a future release.

I am a signer on another account and it shows up on my App. I don't want it on there, how can I remove that account?

You can hide the account by going to “Settings”, select the account you wish to hide under “Account Settings” and then turn hide account on.

I got an error message 201, what does that mean?

This could be a onetime occurrence due to a connectivity problem. Please try the operation again. If the issue reoccurs, call (712) 732-5440 during banking hours and ask for Customer Service.

Why can't I see my business account on the App?

At this time we do not offer mobile banking for business accounts.

Can I give my accounts nicknames in the App?

Yes, but they will only be seen within the App. Go to "Settings" and select the account you would like to give a nickname under "Account Settings". Select "Account Nickname" and add the nickname to the account.

TRANSFERS

What is the Transfer cut-off time?

4:00 pm on business days, this does not include weekends or federal holidays that the bank is open.

Can I transfer to an account at another bank?

No, not using the transfer function. This can be accomplished using the Picture Pay function; however, the transfer will not be the same day.

Can I make transfers with my loan?

Yes. You may transfer to pay a loan from your Citizens checking/savings account, but the new loan balance will not be reflected until the next business day.

You may also transfer funds from a line-of-credit to your Citizens checking/savings account.

PICTURE PAY

What is Picture Pay?

Picture Pay is a feature within our App that allows you to take a picture of your bill with the camera on your device to pay the bill.

How do I use Picture Pay?

New Payee

Select Picture Pay. Press the "+" symbol (activates the camera). Follow the instructions on the screen.

Existing Payee

Select Picture Pay. From the "Payees" screen, select the payee you want to pay and fill in the required information. Apple users will see a "Pay Again" button to select next to the biller that has been paid in the past. Paying this way will not require a bill and therefore there will not be a picture of the invoice for reference.

Does Picture Pay work with my Online Bill Pay?

No, Online Bill Pay and Picture Pay are not connected at all and function separately.

How are my bills paid with Picture Pay?

Bills are paid one of two ways, electronically through the ACH system or by check. An ACH payment will be made if the payee has been set up to receive ACH payments. When a payee is not set up to receive an ACH payment, a check will be printed and mailed out.

Who can I pay bills to with Picture Pay?

You can pay anyone. Picture Pay will determine certain information from the photo of the bill you are paying, such as the payment address, but you will be asked to select the amount as well as the payment date.

What happens if the bill does not get paid on time?

You remain in control of when the payment gets made, but be mindful of the delivery time when you schedule your payments. We cannot predict how fast or slow the US Postal Service will get your check delivered. At most, it will take four to five business days for a payment to arrive at the billers address. In many cases, it will only take one day.

How can I use Picture Pay to pay bills that I receive electronically rather than by USPS mail?

When you receive your bill electronically (such as email), you may either print out a copy of the bill and take a picture of it, or you can just take a picture of the bill right from your computer screen.

Is there a maximum or minimum amount I can pay on a bill with Picture Pay?

There is a \$3,000 maximum, but no minimum that you can pay on a bill.

Can I get my payment delivered faster?

Yes, but there is an extra fee to cover postage and delivery cost.

Next Day Electronic	\$2.95
Same Day Electronic	\$7.95
Overnight Paper	\$29.95

Can I cancel a payment once I have submitted it?

ACH Payments

Standard ACH payments can be cancelled up to 4 pm 2 business days before the payment is scheduled to be delivered.

Expedited ACH payments can be cancelled up to 4 pm the business day the payment is submitted.

Same day ACH payments **cannot** be cancelled once the payment is submitted.

Paper Checks

Paper checks can be cancelled up to 3 pm 5 business days before the payment is scheduled to be delivered.

Paper checks sent by Overnight Mail can be cancelled up to 3 pm the business day the payment is submitted.

MOBILE DEPOSIT

Do I have the capability to deposit checks from this App?

Yes, you may make a deposit from your phone using our Mobile Deposit function.

What kind of checks can I deposit using Mobile Deposit?

You may deposit the following types of checks via Mobile Deposit:

- Personal checks made payable to you
- Business checks made payable to you
- Checks drawn on a bank in the US

Are there any restrictions to the types of checks I can deposit using Mobile Deposit?

Yes, we do restrict mobile deposit to the checks mentioned above. The following types of checks cannot be processed via Mobile Deposit and must be deposited at the local branch:

- Post Dated Checks
- US Treasury Checks

- Foreign Checks
- Money Orders
- Travelers Checks
- Savings Bonds
- Credit Card Convenience Checks
- Third Party checks (include checks payable to any person or entity other than you)
- Stale dated checks
- Drafts
- RCC (Remotely Created Checks)
- IRD (Image Replacement Documents)
- Substitute Checks

What do I need to do to the check before I deposit it through mobile banking?

Endorse the back of the check "Mobile Deposit Only"

Make sure the check lays flat on a dark surface when taking the picture

What do I need to do with the check after I have made a deposit thru mobile banking?

You need to write the date and "Mobile Deposit" on the front of the checks and please keep the paper check for 14 days then shred the check.

Is there a limit to the number of checks I can deposit in a day?

No.

Is there a dollar limit per item that I can deposit?

There is a per item limit of \$5,000.00

How will I know if my deposit is accepted or processed?

You can view that status of your recently submitted mobile deposit. To do so, you may access the Deposit screen and deposits will be shown on the screen. Items submitted via mobile deposit will be shown below.

When will the funds be available for my mobile deposit?

Mobile deposits made on business days before 3:00PM CDT will be available the following business day.