



## NJ Gateway FCU Remote Deposit Capture Service Information

Thank you for your interest in the Remote Deposit Capture service through NJ Gateway Federal Credit Union. Please enter the required information below to apply for the service. Here's what you need to know to use the service:

1. The service requires you own an iPhone or Android smartphone
2. You will download the free app from the app marketplace. (Search "NJ Gateway Deposit")
3. If approved, your user name will be the same as your Online Banking User ID which must be entered in all lowercase. Your default password is the last 4 digits of your social security number. You will be prompted to change your password upon your initial login
4. You must log on to the app and agree to the terms and conditions
5. Once you have a check to deposit, you must endorse the check, write your account number and write "For mobile deposit only at NJ Gateway FCU" on the back of the check along with the deposit date.  
The check will be rejected if any of these items are missing
6. No third party checks will be accepted. ie. Check payable to your brother signed over to you
7. After you've prepared the check in this way you will take a picture of the front and back of the check
8. You'll follow the prompts on the app and submit the check.
9. You will be notified via e-mail if there are any errors or issues with your submission
10. We recommend you keep the check for 45 days after submitting before destroying the check
11. To qualify you must be a member in good standing and have been a member for at least 60 days
12. Please make sure you read the NJ Gateway FCU mobile deposit capture agreement and disclosure in its entirety for additional details
13. NJ Gateway FCU has the right to rescind the service to you at any time

**Member should retain the top portion for future reference**

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Submit this portion via email [njq@njgateway.org](mailto:njq@njgateway.org) or fax 732 329 8624 to NJ Gateway FCU for further processing

Member Name \_\_\_\_\_

Member Acct # \_\_\_\_\_

Member Cell phone number \_\_\_\_\_

E-mail \_\_\_\_\_

I have read and accepted the terms of NJ Gateway Federal Credit Union Mobile Deposit Capture Agreement and Disclosure. I am aware that to be eligible for this service my account must remain in good standing and failure to remain in good standing or violation of the Mobile Deposit Capture Agreement and Disclosure may result in the removal of this service.

Member Signature \_\_\_\_\_

\_\_\_\_\_  
**For NJ Gateway FCU Office use only**

Approve \_\_\_\_\_

Reject \_\_\_\_\_

Reason for Rejection \_\_\_\_\_