Jersey Shore FCU wants to show our support to the federal workers affected by this shutdown. We understand that these times can be difficult, and we want to do whatever we can to help keep you on your feet. If you are in need of financial assistance, please come into any branch and speak with a Member Service Representative or contact our Call Center at (609) 646-3339 and select option 2.

1. To assist members affected by the shutdown that already have existing loans with us we will allow them to skip a loan payment for January and waive the normal $35 fee. If they have already skipped their November or December loan payment then we will still allow another skip for January. If they already processed a skip for January and paid the fee then we will provide a refund. If the furlough were to extend into February then the same details will be offered to those members for skipping a February loan payment. Not all loan types are eligible to skip, and a Skip-A-Pay form will need to be completed so please speak with a member service representative or our call center for full details.
2. If a member affected by the shutdown needs funds to get them through the furlough period they can apply for a personal loan that will be separate from any existing personal loan that they may already have. If the member pays the loan back in full by May 1, 2019 then the Credit Union will reimburse all interest paid on the loan. Qualification for the loan will be based on their credit and normal income. The loan will be setup as a normal personal loan and a payment and term will be established to meet the member’s needs. If a furloughed member already took a personal loan out in January without the knowledge of this offer, the credit union will still reimburse the interest of the loan as long as it is paid back in full by May 1, 2019.