

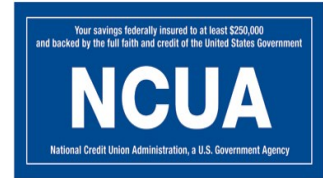


IRS Buffalo FCU

The Niagara Tree Connection

Volume 13, Issue 1

Spring/Summer



Is Easy!

With a loan from the IRS Buffalo FCU.

Whether you are looking for a new or used vehicle or just want to save on your credit cards, we have the loan for you.

Car loans are as low as 2.25% and signature (personal) loans are as low as 6.45% and highest signature loan rate is 17.75%. So why are you paying over 20% for your credit cards?

Looking for a credit card? Even though we do not have them, apply for an overdraft line of credit at just 14.90% and use your MasterCard Debit Card like a credit card.

And don't forget, we refinance debt from other financial institutions.

And our 2018 car loans can be for up to 84 months.

Stop in or apply online today! Pre-approvals are good for 6 weeks!



Note that our surcharge free networks are now MoneyPass and STAR SF.

Also note that you can take money out of either your share (savings) or draft (checking) at ATMs. And if you move money from your share to your draft at an ATM, it should be available on your card by the time you get to checkout.

**Important
#s for the
Debit and
ATM Cards**

Lost or Stolen Cards:

1-716-854-3714

Fraud, dispute and afterhours lost or stolen cards: 1-855-710-3060

For card activation and PIN changes: 1-866-985-2273

Keep These

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IRS Buffalo Federal Credit Union

130 South Elmwood Avenue,
Room 147

Buffalo, NY 14202

www.irsbflfcu.org

[Facebook.com/irsbflfcu](https://www.facebook.com/irsbflfcu)

Downtown

Phone: 716-854-3714

M-Th 9 am–1 pm

Appletree

Phone: 716-681-4879

M-Tu, Th-F

10 am – 3:00 pm

FAX: 716-854-3108

Both Offices Closed on Federal
Holidays

NOTE: As of January 1, 2018, the Board has put in a fee of \$2 per statement printed. Sign up for online banking and e-statements today! www.irsbflfcu.org.

Secure Online Transactions with your Debit Card



With the implementation of the new MasterCard Debit Cards, we now have MasterCard SecureCode for your online purchases. You must register in order to be able to make purchases on sites that use MasterCard SecureCode.

Transactions will be denied if you are not registered. And it may not say specifically that it is because you are not registered with MasterCard SecureCode.

Visit the website below to register.

https://secure2.arcot.com/vpas/551082/i18n/en_US/index.html

Note that merchants update their data for SecureCode at different times and it can happen immediately or a week or more later. It is said that Blockbuster.com updates frequently if you want to test it out.

Registration is free.

Remember, you may be denied if a site uses MasterCard Secure Code and you are not signed up, no matter how much money you have available in your share draft account!

IRS Buffalo FCU Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

\$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*

Save up to \$15 on **TurboTax** federal products!

Get an exclusive smoke communicator and a \$100 gift card with a NEW **ADT** monitored home security system. Call 844-703-0123 to receive this special offer.

Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of **IRS Buffalo FCU**.

*Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Manager's Message

Happy Spring!

At least it is spring on the calendar.

First, I'd like to welcome Barb Kalinowski to the Board of Directors. Barb was voted in at the Annual Meeting and Election of Officers at the January Meeting.

Next a big thank you Bob Lutot for all he has done for the Credit Union., Bob was not re-elected.

And it was good to see so many members at the Annual Meeting. I hope all had a good time and plan on coming back next year!

Lastly, we love to save you money. Whether refinancing loans or just having fun, stop by and see what we have to offer!

Lori



2018 Credit Union Holidays

Both Offices will be closed on the following dates:

Date	Holiday
Monday, May 28	Memorial Day
Wednesday, July 4	4 th of July
Monday, September 3	Labor Day
Monday, October 8	Columbus Day
Monday, November 12**	Veteran's Day
Thursday, November 22	Thanksgiving
Monday, December 24**	Christmas Eve
Tuesday, December 25	Christmas
Tuesday, January 1, 2019	New Year's

On the following dates, our hours of operation **AT THE APPLETREE OFFICE (DOWNTOWN CLOSED)** will be from 8 am to 12 pm:

Friday, November 23

On the following dates, our hours of

operation **AT THE DOWNTOWN OFFICE (APPLETREE IS CLOSED)** will be from 8 am to 12 pm:

Wednesday, November 21

On the following dates, **BOTH OFFICES** will be open from 8 am to 12 pm

Monday, December 31

If there are Furlough or Shutdown Days:

The Appletree Office will be closed. Downtown will be open normal hours, unless noted above or otherwise posted.

**Note:

Postings will still occur on Christmas Eve, Furlough and Shutdown Days, as the Federal Reserve is not closed. Items may



post on Veteran's Day, I will know as the day approaches. More information on this is posted outside our offices and on our Facebook Page.

We do our best to maintain the hours at both offices, however, there are occasions when we may need to make additional changes. If you are traveling to either office, you can call and we will give you any changes in the hours. Also, we will update the answering machines if we know in advance of any changes. Thank you for your understanding.

Note: If the IRS Appletree Office is closed, so is the Credit Union Branch there.

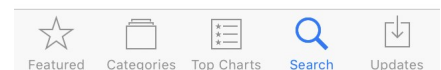
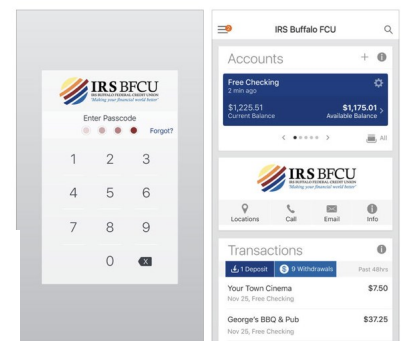
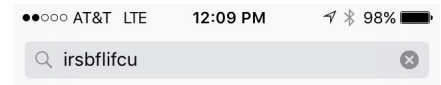
Mobile App, Bill Pay and Remote Deposit

Just a reminder. You must set up home banking (online account access) before you can set up the mobile app. The same is true for bill pay, passwords and security questions. Set them up online and then use them on the mobile app (IRSBFLOFCU). For Remote Deposit, use the app to sign up for that and once we approve you, you can deposit checks by taking a picture of them with your phone!



Suggestions

Have an idea or suggestion for a new or improved service? Let us know. You can talk to us (Staff or Board) or mail us a note to the Downtown Office. If you prefer, the Supervisory Committee has a PO Box. Neither staff nor Board Members have access. Supervisory Committee, 125 Galleria Drive, PO Box 1761, Cheektowaga, NY 14225.





IRS BFCU
IRS BUFFALO FEDERAL CREDIT UNION
'Making your financial world better'

130 South Elmwood Avenue
Room 147
Buffalo, New York 14202

Phone: 716-854-3714
Fax: 716-854-3108

E-mail: irsbflofcu@verizon.net
Website: www.irsbflofcu.org



**Sign up for
online banking
and e-
statements or
apply for a
loan at:
www.irsbflofcu.org
Plus visit us
on facebook
www.facebook.com/**

Note: We have now switched to a semi-annual newsletter, one for the fall/winter and one for spring/summer. So please watch our Facebook Page and statement inserts online for news during the year! You may still see statement suffers if news occurs in between. Plus, watch for postings outside our offices.

Services and Rates (does not included discounts and subject to change)

- * Vehicle loans
- * Life, Disability and GAP Insurance on Loans
- * Signature (personal) loans
- * Overdraft lines of credit
- * Variable Lines of Credit
- * Skip-A-Payment Loans
- * Share Secured Loans
- * Credit Builder Loans
- * Collection Reduction Loans
- * Pay Day Alternative Loans (PAL)
- * Home Equity Lines of Credit
- * Mortgages (see <https://www.ownerschoice.com> for rates)
- * Private Student Loans
- * Share (Savings) Accounts
- * Share Draft (Checking) Accounts
- * ATM and MasterCard Debit Cards
- * Free Overdraft Protection from your Share Account
- * Share Certificates (CDs)
- * Christmas Clubs
- * Online Account Access
- * Mobile Banking
- * Bill Pay
- * Mobile Deposit
- * Bi-Weekly Loan Payment Option
- * Discounted Regal , AMC & Dipson Cinema Tickets
- * Direct Deposit / Payroll Deduction
- * Discounted Delta Sonic Tickets
- * Invest In America
- * Sprint Discounts
- * Tickets and Travel Cards are non-refundable
- * **Apply for loans online at our website: www.irsbflofcu.org**

Your Board and Staff Board of Directors: Al Hartman, President;
Jack Klein. Vice President; Andy Loeb,
Treasurer; Paula Kelman, Secretary; Don Schmid; Barb Kalinowski;
Kathie Nichter; Kathy Kluskowski; and Joe Giancarlo., Directors.
Staff: Lori Makowski, Manager; Sue Mitri, MSR; and Carol Zon, Teller