

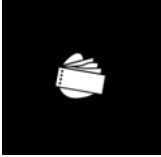
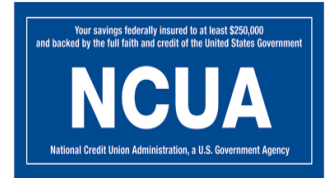


IRS Buffalo FCU

The Niagara Tree Connection

Volume 12, Issue 3

September 30, 2017



Annual Meeting

It is that time of year again, time to mark your calendars for the Annual Meeting and Election of Officers.

The Meeting is Saturday, January 27, 2018. More details to come!

And don't forget, we need volunteers to run for the Board of Directors. Not sure you are ready for the Board, volunteers are also needed for the Supervisory Committee and to serve as Loan Officers. Appointments are made in February and training is provided.

So mark your calendars and see you there!

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IRS Buffalo Federal Credit Union

130 South Elmwood Avenue,
Room 147

Buffalo, NY 14202

www.irsbflfocuo.org

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

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 mailed. Sign up for online banking and e-statements today! www.irsbflfocuo.org

International Credit Union Day



International Credit Union Day is Thursday, October 19 and we are celebrating all week. Stop by and see what surprises we have in store this year!

We are also celebrating 1 Year of taking **ALL** Federal Employees as members!

Important #s for the Debit and ATM Cards

Keep These

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

Secure Online Transactions with your Debit Card

MasterCard
SecureCode

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!



DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The BENefits of membership keep getting better! Right now, [CREDIT UNION] members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for **every new line** you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Reliability

You can also enjoy the reliability of Sprint's network, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. And, a great price for fully featured Unlimited.

What you get:

- Members get a **\$100** cash reward for **every new line** you activate with Sprint
- Current Sprint customers 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**

How you get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union® Rewards app.
3. Allow up to six to eight weeks to see rewards directly deposited into your credit union account.

Sign up today to discover the cash BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!

LEGAL: FPO

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Manager's Message

Happy Fall!

Boy, was it a fast summer. Seems like I was just writing Happy Summer and now it is fall already.

New cars are out, remember we have low loan rates on new and used cars and you can refinance higher interest loans from other financial institutions. And hurry, before the rates on 2015 model year vehicles go up!

Signature Loan rates are low as well, so why not pay off your high interest debt. Credit card rates are over 20%, maybe even 30% in some cases. Our Signature Loan rate cannot be over 18%, per NCUA. Only our Pay-Day Alternative Loans can be over 18%.

So stop by and see what we can save you today!

Lori



2017 Credit Union Holidays



Both Offices will be closed on the following dates:

- Monday, October 9 Columbus Day
- Friday, November 10 Veteran's Day
- Thursday, November 23 Thanksgiving
- Monday, December 25 Christmas
- Monday, January 1, 2018 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 24
- Friday, December 22
- Friday, December 29

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 22

If there are Furlough or Shutdown Days:

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

Note:

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

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.

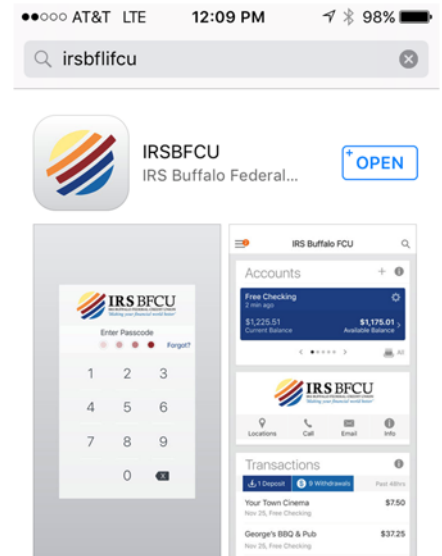


Get Your Gift Cards Before They are Gone!

The NYS Laws have changed and as a result, the cost of the gift cards will almost double. Therefore, we are discontinuing the program as of November 30, 2017. We have a limited number of cards for just \$2/card plus the amount you want on the card. So shop early and get your Christmas Gift Cards today!

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 (IRSBFLOFU). 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!



ATM Surcharge Free Networks





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

**We have low
loan rates!**

**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/
irsbflofcu](http://www.facebook.com/irsbflofcu)**

Note: Home Banking has been improved. To find your other accounts, click on the person with the arrow at the top right. It says account/logout and you will see your "switch" accounts or be able to logout.

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
- * **VISA Gift Cards-Going fast! Program being discontinued!**
- * VISA TravelMoney Reloadable 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 Gift 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; Bob Lutot, Treasurer; Paula Kelman, Secretary; Don Schmid; Andy Loeb; Kathie Nichter; Kathy Kluskowski; and Joe Giancarlo., Directors.

Staff: Lori Makowski, Manager; Sue Mitri, MSR; and Carol Zon, Teller