

IRS Buffalo FCU

Volume 13, Issue 2

Fall/Winter

# The Niagara Tree Connection



## Annual Meeting and Election of Officers

Mark your calendars for the Annual Meeting and Election of Officers on Saturday, January 26, 2019!

More details to come!

And we are looking for volunteers to run for the Board of Directors or to be appointed to the Supervisory Committee or as a Loan Officer. Stop by either office and find out more or talk to one of our current Board Members.



## Ask about our Holiday Loan Special



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



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### IRS Buffalo Federal Credit Union

130 South Elmwood Avenue,  
Room 147

Buffalo, NY 14202

[www.irsbflfcu.org](http://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](http://www.irsbflfcu.org).**

# About your MasterCard Debit/ATM Card

It is best to use it as a credit card, signature purchase. You have more protections, your limit is higher and we are given a portion back to help pay for the cards.

If you use it with your PIN, you are limited to \$500 a day, meaning that if you go to an ATM and take \$300 you can only make a purchase of \$200 or less with your card and PIN.

Remember, this \$500 is our limit. ATM machine owners may set different limits. When we owned an ATM, we limited cash out to \$200.

The only time I recommend using your card for purchases with your PIN is if you want cash back. Some places will give up to \$200 back with purchase and there is no fee in most cases. This is a good solution to trying to find a surcharge free ATM near you.

We also have daily limits for using the card. If you are making signature purchases, it is usually the lesser of your available balance or \$5,000. If the card is not being swiped (card not present), the limit is the lesser of your balance and \$2,000. I can make temporary changes.

Need to move money from your share (savings) to share draft (checking) to make a purchase when we are closed? Go to an ATM and make the transfer. Most do not charge for balance transfers. Just remember, the 5th ATM transaction and each one thereafter in a month does have \$1 charge from us.

And one more reminder, the cards know when you use it, but your balances with us may not reflect usage for a few days, so it is best to keep track of your account.

*Lori*

## More money in your pocket, thanks to IRS Buffalo FCU and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of IRS Buffalo FCU, you can get discounts and rewards that include:

Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.\*

**Up to \$15 off TurboTax®** federal products!

Get an **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.

**Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today!

## Manager's Message



Happy Fall!

Time really seems to fly lately. Can't believe I am already reminding you about the Annual Meeting and Election of Officers!

Since I last wrote, we have had a couple of Signature Loan Specials, so remember to check our offices for flyers. I do try to remember to change the voicemail on the phone too.

And we have low car loan rates as well!

I am sure we will have some items for your holiday shopping and look for details on International Credit Union week coming in October!

Have a safe and happy holiday season!



*Lori*

# 2018 Credit Union Holidays

Both Offices will be closed on the following dates:

Date	Holiday
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.

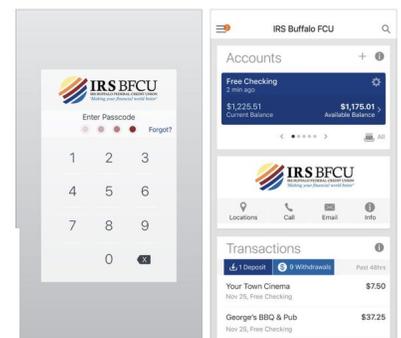
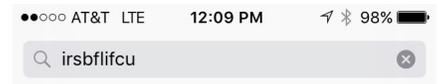
# Mobile App, Bill Pay and Remote Deposit

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](mailto:irsbflofcu@verizon.net)  
Website: [www.irsbflofcu.org](http://www.irsbflofcu.org)



**Sign up for  
online banking  
and e-  
statements or  
apply for a  
loan at:  
[www.irsbflofcu.org](http://www.irsbflofcu.org)  
Plus visit us  
on facebook  
[www.facebook.com/](http://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 are non-refundable
- \* **Apply for loans online at our website: [www.irsbflofcu.org](http://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, Carol Zon, Teller and Emily Brooks, Teller.