

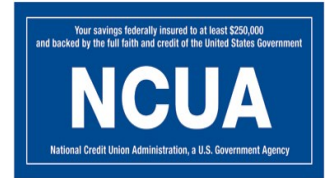


IRS Buffalo FCU

# The Niagara Tree Connection

Volume 12, Issue 4

September 30, 2017



## Annual Meeting



Since you have marked your calendars for our Annual Meeting and Election of Officers on Saturday, January 27, 2018, it is now time plan!

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Place: University Hall  
 Cleveland Heights Christian Church  
 4774 Union Road  
 Cheektowaga, New York 14225

Doors open : 5:00 p.m.  
 Buffet Dinner: 6:00 p.m.  
 Meeting: 7:30 p.m.  
 Raffles/Chinese Auction: 8:00 p.m.  
 Cost: \$10/person

### 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

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.

**Changes to our Surcharge Free ATM Network coming February 1, 2018. See inside.**



**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**

**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.irsbflfcu.org](http://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](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!**

## THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? IRS Buffalo FCU members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

Members can get a **\$100 CASH REWARD** for **every new line** you activate with Sprint.

Current Sprint customers get a **\$50 cash reward** for **every new line** transferred into Sprint Credit Union Member Cash Rewards.

You'll get a **\$50 loyalty cash reward every year** for **every line**.

Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

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

### Get started today!

Become a Sprint customer and mention you're a credit union member

Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)

Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

### Get all the BENefits of credit union membership. Sign up today!

**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 New Year!

I hope everyone had a safe and happy holiday season.

There are some changes coming in 2018. First, our debit card provider is changing their surcharge free network provider on February 1 to MoneyPass. As of this writing, I am finding Wal-Mart, 7-11, Evans Bank and CNB Bank as members of the new surcharge free network. This change was just announced, so stay tuned for more details

Our other change is an improvement to our debit cards. More details will be coming soon.

Just a reminder, our Signature Loan Special runs until January 16, 2018.

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

*Lori*



# 2018 Credit Union Holidays



Both Offices will be closed on the following dates:

Date	Holiday
Monday, January 1, 2018	New Year's
Monday, January 15	Martin Luther King Jr. Day
Monday, February 19	President's Day
Monday, May 28	Memorial Day
Wednesday, July 4	4 <sup>th</sup> 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, March 30  
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 Shut-down Days:

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

\*\*Note:

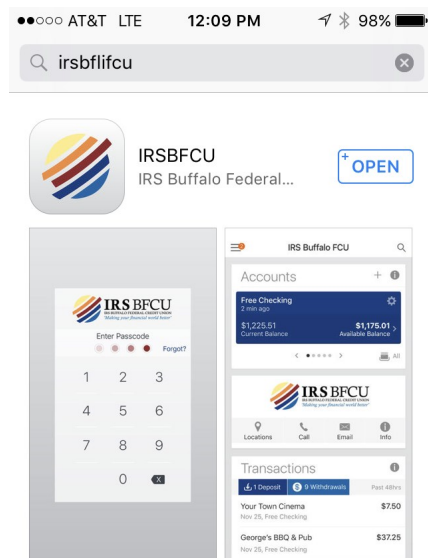
Postings will still occur on Christmas Eve, Furlough and Shutdown Days, as the Federal Reserve is not closed. Items may post on Veteran's Day, I will know as the day approaches. More information on this is posted outside our offices and on our Facebook Page.

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 (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

Until January 31, 2018

After February 1, 2018





**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/  
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 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](http://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