

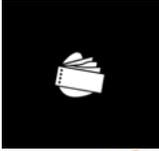


IRS Buffalo FCU

Volume 14, Issue 1

Spring/Summer

The Niagara Tree Connection



Change is Coming!

Get ready for some exciting changes coming later this summer!

We are upgrading our systems and this is great news for you!!

Our system, the online (home) banking and the app will all be designed by the same company and will link seamlessly.

About 45 days after that is complete, the debit and ATM cards will link as well. Transactions you make in the office or online will show up on your card within minutes! Once this happens, no more waiting for us to update the cards!

We are also working on getting a secure certificate for the website so that your browser will no longer tell you it is a bad site.

So stay tuned for more details as we get closer to these improvements!



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

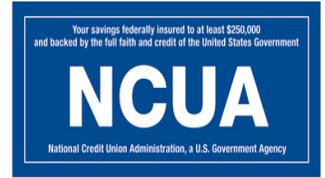


Lost or Stolen Cards:

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



Inside this issue:

About your Debit Card	2
Love My Credit Union	2
Suggestions	3
2019 Holidays	3
Services	4

IRS Buffalo Federal Credit Union

130 South Elmwood Avenue,
Room 147

Buffalo, NY 14202

www.irsbfflofcu.org

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

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.irsbfflofcu.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

There are more reasons than ever to love being a member of IRS Buffalo FCU.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why we've made it so that your **IRS Buffalo FCU** membership saves you money through exclusive member only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » **\$100 cash reward** with each new line you activate with **Sprint**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » We want you feeling as safe at home as you do in our credit union. That's why you can get an **exclusive smoke communicator and a \$100 gift card** with a new **ADT** home monitoring security system. Just call 844-703-0123 to get this special offer through the Love My Credit Union Rewards Program.
- » Your credit union membership benefits go with you when you shop too! With **Love to Shop**, get member only **cash back rewards** from over 1500 online retailers.

Learn all about how your **IRS Buffalo FCU** membership gets you all these exclusive savings, and more at irsbflofcu.org or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had before.



Manager's Message

Happy Spring!!

Spring and summer are almost here and we are doing a cleaning once they are. As noted on the first page, we are getting a new system. This will make things better for all of us. You will no longer have to wait for us to update your cards, even on holidays and weekends your online and app transfers will post. Password changes and security questions changes will be able to be completed on either the app and carry to the other. Currently. All changes need to be done online, not the app. And this is only a few of the improvements coming! Watch for announcements and more details as we get closer to the change.

Also, if you have not already, please welcome Sadia to our staff. She is the Teller normally scheduled downtown Monday to Thursday and at Appletree Fridays. She has been with us since November.

And remember to check for discounted tickets for fun things to do over the summer!

Lori

2019 Credit Union Holidays

Both Offices will be closed on the following dates:

Date	Holiday
Monday, May 27	Memorial Day
Thursday, July 4	4 th of July
Monday, September 2	Labor Day
Monday, October 14	Columbus Day
Monday, November 11	Veteran's Day
Thursday, November 28	Thanksgiving
Wednesday, December 25	Christmas
Wednesday, January 1, 2020	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, April 19
- Friday, July 5
- Friday, November 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 27

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

- Tuesday, December 24
- Tuesday, 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.

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.

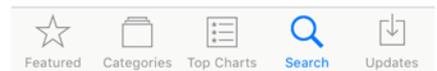
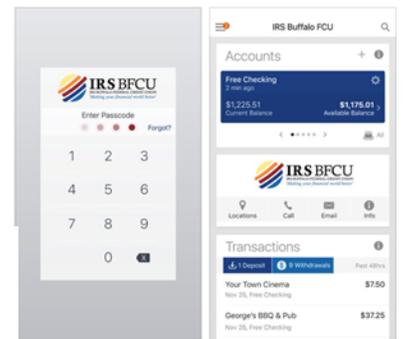
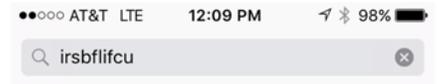
Mobile App, Bill Pay and Remote Deposit

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, 141 Goundry Street, PO Box 1105, North Tonawanda, NY 14120.





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 are non-refundable
- * **Apply for loans online at our website: www.irsbflofcu.org**

Your Board and Staff

Board of Directors: Barb Kalinowski, President; Jack Klein, Vice President; Andy

Loeb, Treasurer; Paula Kelman, Secretary; Don Schmid; Kathie Nichter; Kathy Kluskowski; Al Hartman; and Joe Giancarlo, Directors.

Staff: Lori Makowski, Manager, Carol Zon, Teller and Sadia Anjum, Teller.

