

**Looking for a Sweet Ride??
Have a credit score 600-639 or no score?
The IRS Buffalo FCU just lowered our
rates for this score range.**



Looking for your first car? Fall in the average credit score range? We just lowered our car rates for these groups, so let us help you getting into that sweet new ride!

Credit score not in that range? Our car loan rates are still *low*, so let's help you get into that sweet ride too!

Apply today! Pre-approval is available.

Refinance from other financial institutions.



Rates subject to change. Rates shown include discount for payment directly from your IRS Buffalo FCU account. The rate may vary depending on each individual's credit history and underwriting factors.. Must qualify for a loan under our current Lending Policy. Must be new money. Pre-approvals are good for 6 weeks. New borrowers with no score must have a valid guarantor.

IRS Buffalo FCU

Downtown: M-Th 9 am to 1 pm, 716-854-3714

Appletree: M, Tu, Th and Fr 10 am to 3 pm, 716-681-4879

Both offices closed Federal Holidays. If the Appletree IRS Office is closed, the Appletree branch is closed