



# Make school shopping fun!

The IRS Buffalo FCU is taking the stress out of back to school shopping with our low rates. 1 year Signature Loan Rates have been rolled back to 2021 rates!

Signature Loans (Closed End Loans)– rate based upon applicant's credit score\*

	730 & Above	680 - 729	640 – 679	600 – 639*	550 - 599	549 and below
Up to 12 months	6.70%	6.85%	8.35%	10.85%	12.65%	14.15%

Not shopping for back to school?? Use the funds for a vacation, new appliances or whatever you decide.

Refinance loans from banks and other credit unions!

And remember, your fellow Federal employees and immediate family can join and save too!

Apply today! Online too at [www.irsbflofcu.org](http://www.irsbflofcu.org)!

\* Rates subject to change. No discounts given on loan specials. Must qualify for a loan under our current Lending Policy. Must be new money. May be in addition to other Signature Loans. Specials start August 1, 2022 and end August 31, 2022.

IRS Buffalo FCU\*

Downtown\*: M, Tu and Th 9 am to 1 pm, 716-854-3714

Appletree\*: M, Th and Fr 10 am to 2 pm, 716-681-4879

\* Note new hours effective March 1, 2022

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