



# IRS Buffalo FCU Car Loan Special

Is your car mechanic your new best friend?

Looking to save money on your current car loan?

Buy new, buy used, refinance from another financial institution, you get the same rate!

Dealers may be offering rebates at higher rates. So if you take the loan from them, refinance with us to lower the rate and payment!

See our rate chart below.

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

Apply today! In person or online: [www.irsbflofcu.org](http://www.irsbflofcu.org)

## Car Loan Rate Special Effective July 2021\*\*

**Car Special add 0.50 for Motorcycles, 2.00 for Recreational Vehicles**

Length of Loan (in months)	Credit Score						
	730 & Above	680 to 729	640 – 679	600 – 639*	550 - 599	549 and below	
0	24	1.95%	2.10%	2.80%	5.30%	8.30%	10.80%
24	36	2.05%	2.20%	2.95%	5.50%	8.80%	11.20%
37	48	2.15%	2.30%	3.05%	5.65%	9.30%	11.30%
49	60	2.25%	2.40%	3.15%	5.75%	9.40%	11.40%
61	72	2.45%	2.60%	3.35%	5.95%	9.60%	11.60%
72	84	2.95%	3.10%	3.85%	6.45%	10.10%	12.10%

\* Use this rate for members with no credit score

\*\* Rates subject to change. No discounts given on loan specials. Must qualify for a loan under our current Lending Policy. Must be new money. Loans can be preapproved. Special is for vehicle loans approved July 1, 2021 to July 31, 2021.

Downtown: 716-854-3714

Appletree: 716-681-4879

FAX: 716-854-3108

Both offices closed Federal Holidays (upcoming 07/05/2021)

Both offices are closed Monday, July 12, 2021. See our website ([www.irsbflofcu.org](http://www.irsbflofcu.org)) for July hours.

If the Appletree IRS Office is closed, the Appletree branch is closed