



# Don't Swim With The Sharks!

The IRS Buffalo FCU has low interest rates that can help you save money. No high interest debt? Use the funds for a vacation, get that pool or whatever you decide.

Credit Score 730 or more? Borrow up to \$20,000.00 for up to 24 Months at just 4%\*.

Have a credit score over 680? Borrow up to \$10,000 for up to 2 years at just 5%\*.

Score under 680? Borrow up to \$3,000 for up to 1 year at just 9%\*.

**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 June 1, 2022 and end June 30, 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