



# Don't let high interest debt break your finances

Refinance that debt with the IRS Buffalo FCU bracket buster March Madness Signature Loan Special! Move up a bracket! Score 730 and above, take 0.45 off your rate!

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

Length (in months)		730 And Above	680 - 729	640 - 679	600 - 639	550 - 599	549 And Below
At least	Up to	680 - 729	640 - 679	600 - 639	550 - 599	549 And Below	
1	12	7.05%	7.50%	8.70%	11.20%	13.00%	14.50%
13	24	8.05%	8.50%	9.70%	12.20%	14.00%	15.50%
25	36	9.05%	9.50%	10.70%	13.20%	15.00%	16.50%
37	48	10.05%	10.50%	11.70%	14.20%	16.00%	17.50%
49	60	11.05%	11.50%	12.70%	15.20%	17.00%	18.00%
Maximum Amount		\$ 20,000.00	\$ 17,500.00	\$ 15,000.00	\$ 10,000.00	\$ 7,500.00	\$ 7,500.00

No high interest debt?? Use the funds for new appliances, to take a vacation, 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!

\* Rates subject to change. No discounts given on loan specials. Must qualify for a loan under our current Lending Policy. Must be new money. Special is for new loans applied for an approved March 1, 2023 and end March 31, 2023.

IRS Buffalo FCU\*

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

Appletree\*: M, Th and Fr 10 am to 2 pm, Tu 10 am to 3pm, 716-681-4879

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