

# The Niagara Tree Connection

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01-10-2022 | January 2022

## Upcoming Events

See what's happening, including our Loan Specials, this [month](#).

## January Hours

Link to [Branch Schedule](#).

## Service Spotlight

Have you seen our Vehicle Loan Special? Click [here](#) for details.



**IRS BFCU**  
IRS BUFFALO FEDERAL CREDIT UNION  
*'Making your financial world better'*

## Manager's Message

Hi all!

Happy New Year!

I was so excited last week, a member came in and said she read the hours on the website! She loves having them there. I try to keep the site updated, like notices posted last week about Snow Days. So remember to check the schedule online. I am also trying to keep the apps updated, so watch for mobile alerts.

Have you seen all of our Loan Specials? We have saved members over \$100/month with debt consolidates and refinances of debts from other financial institutions. Visit our [website](#) for all the details. And remember, your immediate family and Federal Government co-workers can join too and save!

Watch for announcements of something new in the coming weeks for your debit card.  
Have a safe, healthy and happy new year!  
*Lori*

## Express-Mas Loans



### Looking for quick holiday cash?

Have you seen our Express-Mas Loan? \$500 can be yours in minutes!  
Requirements: 1.) A member of IRS Buffalo FCU for at least 6 months 2.) Be a member in good standing 3.) Submit a completed Loan Application 4.) Submit two (2) recent pay stubs 5.) Pay a \$20 application fee 6.) Pay just 17%\* interest for up to 6 months  
Call for more details on this Express-Mas Loan or any of our *low rate* Loan Products.

\*Rate subject to change and includes current Loan Special. Must qualify for a loan under our current Lending Policy.

We often get questions on loans with us so here is some information on our loans Our Car Loan amounts are based upon the dealer invoice for new and NADA value for used. And if you own you car free and clear, have you considered using it as collateral to pay debts? Signature Loans are based upon your credit score. So the better the score, the more you can borrow. Debt to income ratio figured in on al loans and a collection or judgment will also affect your borrowing ability. You do not always have to have your spouse as a co-borrower, however, we may ask for a guarantor if your credit score is low or your debt to income ratio is high. Signature Loan Specials can be in additional to Signature Loans and you can have more than one Signature or Car Loan at anytime. We will refinance our Signature Loans if you take at least \$3,000 in new money. Loans are reviewed every business day. For all loans, you must qualify under our Lending Policy. This is not our entire policy, but hopefully it answers most of your questions. *Lori*

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