

# The Niagara Tree Connection

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02-10-2022 | February 2022

## Upcoming Events

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

## February Hours

Link to [Branch Schedule](#).

## Service Spotlight

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



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

## Manager's Message

Hi all!

As things open up, I want to remind everyone that we have discounted movie and Delta Sonic tickets. Watch for discounted home show tickets coming soon.

Check out our Featured Service. Those \$25 payments add up quickly. Apply for one of our specials and see if we can save you money.

In case you missed it, our MasterCard Debit Cards got easier to use in January, you can now add the cards to your digital wallet.

Stay safe!

*Lori*

Love your car even more



### Has Cupid shot an arrow into your heart?

Our February Car Loan Special can help you realize that love for your new car. Not buying new? Same rate for used, refinanced and lease buyouts. Apply today!

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, refinanced and lease buyouts. And if you own your 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 all 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 addition 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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