

The Niagara Tree Connection

02-14-2023 | February 2023

Upcoming Events

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

February Hours

Link to [Branch Schedule](#).

Service Spotlight

Love your financial institution again! Switch all your accounts and loans to us! [here](#).



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

Manager's Message

Hi all! We LOVE our members and know you love us! Spread the word! Your immediate family can join and so can your fellow Federal co-workers.

We have been saving members and new members money with our low loan rates. Not just on car loans but also on refinancing loans and credit cards with our Signature Loans. Visit our Loan Page ([IRS Buffalo FCU - Loans \(irsbflofcu.org\)](#)) for more details.

I hope you had a good time at the Annual meeting. It was nice to meet in person again and see everyone.

Thank everyone for your patience with I try to replace Renee. If you know of someone looking for a part time Teller position. let me know.

Stay safe!

Lori

Love our services!!



Celebrate with us!

Tired of banks and their high rates, high customer service? Then look at all we have to offer!

Worried about our hours and locations? We have many online services:

Online banking

- Online loan application and submission
- Remote deposit with the app

Visit our website (www.irsbflofcu.org) to see our products.

[Learn More!](#)

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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