

# The Niagara Tree Connection

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03-04-2022 | March 2022

## Upcoming Events

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

## March Hours

Link to [Branch Schedule](#).

## Service Spotlight

Looking to fix up the house? We offer mortgages and HELOCs. Click [here](#) for all our loan products. Going to the Home Show for ideas? Click [here](#) for discounted tickets.



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

## Manager's Message

Hi all!

With our change n hours, I wanted to remind everyone to please watch the website and Facebook Page for changes. A monthly calendar of hours is posted to keep you up-to-date. And remember, you can also call to see if we are there before coming in.

Also remember that you can remote deposit a check using our app. And we have free bill pay online and on the apps to make bill paying easy.

Stay safe!

*Lori*

**You don't need a leprechaun to find that pot if gold**



## Has March Madness got you car shopping or just spring shopping?

Our March Loan Specials can help you find that pot of gold to finance your new car or purchase all those needs for Spring Cleaning. Not buying new? Same rate for used, refinanced and lease buyouts. Not spring cleaning? Buy new appliances, take a vacation, pay off high interest debts. you decide. [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 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 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 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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