

The Niagara Tree Connection

04-04-2022 | April 2022

Upcoming Events

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

April Hours

Link to [Branch Schedule](#).

Service Spotlight

Sick of overdraft fees? Why not apply for a Line of Credit? And, if you have a share draft (checking) account we can attach the Line of Credit to your MasterCard Debit Card and it is just like having a MasterCard! More information is [here](#).



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

Manager's Message

Hi all!

On Thursday and Friday (April 7 and 8) Renee and I will be in training so downtown will be closed on Thursday. Appletree will be open 10 am to 2 pm.

As the weather warms up and you start traveling, please remember to let us know so that we can mark your MasterCard Debit for travel. There are fraud protections on the card and your transaction may be denied when traveling. It may still be denied even if we note the card, so keep the fraud number handy when you travel. It is 1-855-710-3060.

And don't forget to check out the second quarter contest for a chance to win a Kitchenaid Mixer!

Stay safe!

Lori

Don't Hop to Work



Finance your new car with our *low rates!*

Our April Loan Specials can help you 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 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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