

# The Niagara Tree Connection

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04-06-2023 | April 2023

## Upcoming Events

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

## April Hours

Link to [Branch Schedule](#).

## Service Spotlight

April Signature Loan Special is waiting for you to save with *low* rates. [See more here](#).



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

## Manager's Message

Hi all!

You asked and we answered again. Appletree will be open on IRS pay day Wednesdays. For April, that was yesterday and April 19.

Remember that you can check hours on the calendar on the website. The updates are usually posted the first business day of the month or when something changes. Don't miss our clean up your finance specials: a Signature Loan Special and a 1 Year CD Special.

Visit the website to see how you can win a big screen tv. This quarterly contest is offered by our core and the entry and prizes vary, so remember to look each quarter for details. We did have a member win 4th quarter 2022!

Stay safe!

Lori

## Car Loan Updates



### More car loan options!

You asked and we answered! Our car loan rates are now lowered for shorter terms! For the best scores for new cars, our rate is 2.95% for 24 months, for example! New car rates are based upon your credit score and terms from 24 to 84 months. Used car rates are based upon your credit score, model year, terms starting at up to 24 months and the value of the vehicle. So, apply today and see if buying or refinancing can save you money!

### Wondering about our loans?

Visit our [Loan Products page](#) to see what we have to offer. To find out about the loan processing, making payments and more, look for the loan [application and processing information](#) on the [Loans Product page](#).

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

