

The Niagara Tree Connection

05-04-2023 | May 2023

Upcoming Events

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

May Hours

Link to [Branch Schedule](#).

Service Spotlight

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



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'Making your financial world better'

Manager's Message

Hi all!

I hope I caught your attention with the email subject.

Remember to look at the monthly calendar. Appletree is open Wednesday of pay week again, so check for exact days.

The Feds raised rates again, so our Signature Loan Special can really help you save as the credit card rates go up. Need a longer term than our specials offer? Our Signature Loan Rares are low too!

And boy, are our car rates low, so refinance from other financial institutions today!

Stay safe!

Lori

Credit Score 680 or above?



More car loan options!

For qualified borrowers with credit scores 680 and above, we have lowered our Signature Loan rates by 2.00! Wow!

So as the Feds keep raising rates, consolidate those high interest credit cards and loans from other financial institutions. Looking to take a vacation? Upgrade appliances? Signature Loans work for those too! Apply today!

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*

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