

The Niagara Tree Connection

06-03-2022 | June 2022

Upcoming Events

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

June Hours

Link to [Branch Schedule](#).

Service Spotlight

Don't swim with the sharks. Consolidate high interest debt with our Signature Loan Special. More information is [here](#).



Manager's Message

Hi all!

Note that downtown will be closed June 27. Both offices are closed June 20 in honor of the Juneteenth Holiday.

The Feds have raised interest rates, but the Board has not, so take advantage and pay off high interest debt before our rates go up.

Please sign into your account once a month to avoid being locked out. And remember to make a transaction once a year to avoid dormancy fees.

We still have Delta Sonic and movie tickets.

Stay safe!

Lori

Stop surfing for low rates.



Our Car Loan Special has been extended!

Our June Loan Special can help you finance your new car. Not buying new? Same rate for used, refinanced and lease buyouts.

Also, please be aware of irreputable dealers. I am hearing from other credit unions that dealers are trying to force car buyers to finance with them, at much higher rates. Or they are upping the price. Walk away and find a new dealer. This is especially true for younger buyers. Please be careful!!!

[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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