



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

The Niagara Tree Connection

We're still celebrating and you can be too!

Signature Loan Rates are discounted 1.00* through August 31!

Plus get 0.25* more off if you bring in a new member.

[LEARN MORE](#)



*Rates subject to change. No discounts given on loan specials. Must qualify for a loan under our current Lending Policy. Must be new member. May also be applied to other Signature Loans, up to our existing limits. New member must sign online loan contract to qualify for special 0.25 off. Up to 0.25 additional discount can be earned by referring members. Special starts August 1, 2021 and ends August 31, 2021.

NEW loan product alert!

Now offering loans for agricultural vehicles & equipment under \$50,000!

[LEARN MORE](#)



*Rates subject to change. No discounts given on loan specials. Must qualify for a loan under our current Lending Policy. Must be new member. Loans can be preapproved. Special is for agricultural loans approved August 1, 2021 to August 31, 2021.



IRS Buffalo FCU has *low* car loan rates!

Now is the time to look at a loan from IRS Buffalo FCU!

[LEARN MORE](#)

*Rates subject to change. No discounts given on loan specials. Must qualify for a loan under our current Lending Policy. Must be new member. Loans can be preapproved. Special is for vehicle loans approved August 1, 2021 to August 31, 2021.

Time for a new car?

Our Car Loan Special has been extended until August 31, 2021.

Buying a new car? Used car? Our rate is the same. Length of loan and credit score determine rate in this special. So replace that old junker or buyout your lease.

Already buy? We refinance debt from other financial institutions. It us a HUGE savings, especially if you are buying used. And 2022's are out!

Preapproval available. Apply today!

We are Loving our upgrades and are celebrating with you!

Pay off high interest debts from other financial institutions, update appliances, take a vacation! Our Signature Loan Special will help save you money. Apply today!

Visit our website for details or to apply today!

[Apply Online](#)

New Loan Product!!
Check it out on the website
 Agricultural Equipment Loans up to \$50,000 are now available.

Keep your information up to date. It could affect your debit card too!

Did you know?

Your Federal employee coworkers and immediate family can join too and save. Ask us for a New Member Kit today! Spread the word!

Visit our home page for more details.

We are LOVING everything the upgrade can help you do! Have you checked it out? You can now do many things online or via the apps:

Invest in share certificates.

See if your bill payments are going by check or electronically.

View pending ACHs (electronic payments and deposits).

Just to name a few.

The apps still take remote deposits (deposit a check by taking a picture)

Bill pay is available for free both online and on the app. E-statements are available on both the app and online (remember, only statements after July 2021. Monthly if you have a share draft, Quarterly if you only have a share account)

You can transfer money to any other member, you just need their account number and whether it is going to their shares (000) or draft (070).

A few things did change to comply with current laws and regulations:

You must be joint on the account to "jump" from account to account online or on the apps. You must to have a share draft account to use bill pay. You can open one free and keep a zero balance. It will automatically transfer from your share to your draft.



Securely Submit Your Documents



Remember that email is not always secure. Please use our secure "Upload Loan Application" link to submit loan applications and proof of income. It is on the right hand side of our website under "Helpful Links." And please send as a pdf, screenshots and pictures do not convert correctly. Thank you!

[IRS Buffalo FCU](#)

Our Checks

If you come into the office or have us mail you a check, please note that our checks are no longer drawn on Key Bank. They are now our bank check. Banks should not be putting a hold on these checks, as they are bank checks.

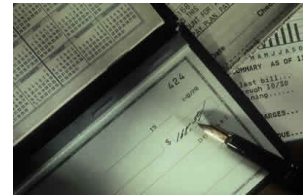
Please be reminded that we do not keep a lot of cash on hand. If you need more cash than we can give you, feel free to your your

MasterCard Debit card for signature purchases instead of cash. You may also use the card as an ATM card, just remember that you only have four (4) free ATM transactions a month, after that, they are \$1 each, including balance inquiries. These fees are now charged individually after you make that 5th transaction, not at month end as one total as in the past.

Also note that an ATM does not have to give you a balance. The only time they are required to give you a balance is if you are using a bank's card at that bank's ATM.

We are on the MoneyPass surcharge free network. In WNY, this means most 7-11's will not charge you a fee to withdrawal money. There is an ATM locator on our website.

One last thing. ATM owners set limits too. We allow the lessor of \$500 or your balance in PIN transactions a day. An ATM owner does not have to allow you to take \$500, if you have that much in your account. They can set a limit at \$200, for example. So even if you have not used your card in weeks and have \$1,000's, an ATM machine may not let you take \$500. It may, however, let you take \$200 twice, for example.



Vehicle loan with us?

If you were approved for a car loan, we need the dealer invoice or payoff letter and proof of insurance before we process the loan.

Already have a vehicle loan with us? Remember to let your insurance agent know so they can let us know your insurance was renewed. We need the binder from them, not your insurance card. We need to be listed as lien holder. Thank you!



Debit Card Numbers

Fraud, disputes and after hours lost cards: 1-855-710-3060

Activate card or change/forgot PIN: 1-866-985-2273.

Business hours lost cards: 1-716-854-3714

You may receive a call from their fraud number if there is suspected fraud on your card. That number is 1-888-918-7313.



Just a reminder, you get 4 free ATM transactions a month. Each one after that will cost you \$1. If you need money, buy something and ask for cash back. This is the only time I recommend using your PIN. Your PIN limits are lower than you signature purchase limits and you should make signature purchases so you do not exceed your daily limits and have the transaction denied.

If you talk to our debit card fraud/dispute service provider, and they determine there was fraud on your card, call us to order you a new card. They state they are ordering you a new card, however, they do not, **You need to call us to order your new card.**



ATM Locator



IRS Buffalo FCU | 716-854-3714 | 130 S. Elmwood Avenue, Room 147, Buffalo, NY 14202
email: info@irsbflofcu.org | www.irsbflofcu.org
Hours available on the website by clicking [here](#)