

The Niagara Tree Connection

08-11-2022 | August 2022

Upcoming Events

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

August Hours

Link to [Branch Schedule](#).

Service Spotlight

Lock in your car rate today! More information is [here](#).



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Manager's Message

Hi all!

Great news, the Board of Directors extended the pre-approval term for NEW Cars. New car pre-approvals are now good for 3 months. Used cars and Signature Loans pre-approvals are still good for 6 weeks.

So don't worry about having to wait for your car to come in, if approved, you have 3 months for the car to come in.

And they did not raise rates at the July meeting, so lock in your rate today!

We still have Delta Sonic and movie tickets.

Stay safe!

Lori

Back to school is upon us.



Save with our 1 year Signature Loan Special.

Our August Signature Loan Special can help you send the kids off to school. Whether you need school supplies, computers or a celebration of the kids going back to school, we have the loan for you!

And don't forget our low car loan rates to send your college kid off with a "new" car.

[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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