

# The Niagara Tree Connection

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09-09--2022 | September 2022

## Upcoming Events

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

## September Hours

Link to [Branch Schedule](#).

## Service Spotlight

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



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

## Manager's Message

Hi all!

It has been good to see many of you back in the offices. And now that the kids are back to school, we are starting to settle into our new normal.

With many back, we have reopened Appletree on Tuesdays with extended hours. Appletree is open 10 am to 3 pm on Tuesdays.

We still have discounted movie tickets and Delta Sonic car washes.

Not back in the office yet? We can process most loans electronically.

Stay safe!

*Lori*

## Get rid of high interest debt!



### Save with a Signature Loan

The prime rate is up to 5.50%!!!. So that means many credit card rates are up. In November 2021, the average credit card rate was 16.44% when prime was just 3.25%. Prime is up 2.25 in less than 12 months!! If credit cards follow, the *average rate* will be 18.69%!! And prime is expected to go over 6% in November. Our highest rate is 18% for the worst credit scores with a 5 year term. Will your credits be paid off in 5 years without a debt consolidation? So pay off that high interest debt today with a Signature Loan!

[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 you 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*

IRS Buffalo FCU [www.irsbfflofcu.org](http://www.irsbfflofcu.org)

