

# The Niagara Tree Connection

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10-16--2022 | October 2022

## Upcoming Events

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

## October 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!

As we approach the holidays, remember we are here for you.

Your MasterCard Debit Card can be used for signature purchases anywhere MasterCard is accepted.

It can also be added to your digital wallet to make purchasing even easier!!

Need gifts? We have discounted movie and Delta Sonic tickets.

And don't forget our low loan rates!

Stay safe!

*Lori*

**Happy International Credit Union Day!!**



## Celebrate with us!

International Credit Union Day is Thursday, October 20, 2022 and we are celebrating all week!

Stop by and see what we have in store!

Visit our website ([www.irsbflofcu.org](http://www.irsbflofcu.org))

Monday to see our Loan Special for the week.

[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*

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

