

The Niagara Tree Connection

10-17-2023 | October 2023

Upcoming Events

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

October Hours

Link to [Branch Schedule](#).

Service Spotlight

Did you know that we have new Start CDs? Great for teaching your kids or grandkids to save! [See more here..](#)



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

Manager's Message

Hi all!
Happy International Credit Union Week!
Check out the website to see what we have going on.

Remember that the calendar on the website has numbers to call if you have an issue with your debit card and we are closed or if you need to change your PIN.

Lori

October 19th is International Credit Union Day!

INTERNATIONAL CREDIT UNION DAY

Check out our CD Specials for the week!

Available this week only!

Move money to the IRS Buffalo FCU and
one of our CDs available this week.

Earn 4% for 4 months with a minimum
deposit of \$400. Or earn 5% for 5 months
with a minimum deposit of \$500.

This is perfect for starting a new account for
you or an immediate family member.

You can save at a shorter term and/r teach
your kids about saving.

So, open a new CD* today!

* Restrictions do apply.

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.irsbfflofcu.org

