



# IRS Buffalo FCU has low car loan rates!

Give thanks that the IRS Buffalo FCU has low car loan rates. Our low rates have lowered members' monthly car loan payments and saved members money over the dealer quote or current loan.

So buy new, buy used, refinance from another financial institution, you get the same rate!

**Dealers may be offering rebates at higher rates. So if you take the loan from them, refinance with us to lower the rate and payment!**

See our rate chart below.

Remember, your immediate family and fellow Federal employees can join and save too!

## Car Loan Rate Special Effective November 2021\*\*

Car Special add 0.50 for Motorcycles, add 2.00 for Recreational Vehicles and **NEW** add 2.50 for Agricultural Vehicles and Equipment under

Length of Loan (in months)	Credit Score						
	730 & Above	680 to 729	640 – 679	600 – 639*	550 - 599	549 and below	
0	24	1.95%	2.10%	2.80%	5.30%	8.30%	10.80%
24	36	2.05%	2.20%	2.95%	5.50%	8.80%	11.20%
37	48	2.15%	2.30%	3.05%	5.65%	9.30%	11.30%
49	60	2.25%	2.40%	3.15%	5.75%	9.40%	11.40%
61	72	2.45%	2.60%	3.35%	5.95%	9.60%	11.60%
72	84	2.95%	3.10%	3.85%	6.45%	10.10%	12.10%

\* Use this rate for members with no credit score

\*\* Rates subject to change. No discounts given on loan specials. Must qualify for a loan under our current Lending Policy. Must be new money. Loans can be preapproved. Special is for vehicle loans approved November 1, 2021 to November 30, 2021.

Downtown: 716-854-3714

Appletree: 716-681-4879

FAX: 716-854-3108

Both offices closed Federal Holidays (Thursdays: November 11 and November 25)

See our website ([www.irsbflofcu.org](http://www.irsbflofcu.org)) for hours.

If the Appletree IRS Office is closed, the Appletree branch is closed