



# IRS Buffalo FCU has *scary* low car loan rates!

When you offer to drive, do your friends look afraid? Maybe it is time to trade in that old car. We'd love to help you turn that pumpkin into a sweet ride.

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 October 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 Credit Score

Length of Loan (in months)	730 & Above	680 to 729	640 – 679	600 – 639*	550 - 599	549 and below
0	24	1.95%	2.10%	2.80%	5.30%	10.80%
24	36	2.05%	2.20%	2.95%	5.50%	11.20%
37	48	2.15%	2.30%	3.05%	5.65%	11.30%
49	60	2.25%	2.40%	3.15%	5.75%	11.40%
61	72	2.45%	2.60%	3.35%	5.95%	11.60%
72	84	2.95%	3.10%	3.85%	6.45%	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 October 1, 2021 to October 31, 2021.

Downtown: 716-854-3714

Appletree: 716-681-4879

FAX: 716-854-3108

Both offices closed Federal Holidays

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

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