

# The Niagara Tree Connection

---

11-09--2022 | November 2022

## Upcoming Events

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

## November Hours

Link to [Branch Schedule](#).

## Service Spotlight

Lock in your car rate today! Apply today [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 in the Niagara Center and Appletree locations.

When you have a share draft account, your MasterCard Debit Card can be used for signature purchases anywhere MasterCard is accepted. Apply for a line of credit and it is just like having a credit card!

Add your debit card to your digital wallet to make purchasing even easier!! I never thought I'd use the digital wallet, but now, I need to stop! 🤖 It is so easy to use!

Visit our [Products Page](#) for more on the debit cards.

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

And don't forget our low loan rates!  
Mark your calendars, the Annual Meeting  
and Election of Officers is Saturday,  
January 28, 2023. Love your credit union?  
Volunteer for the Board of Directors or to  
be on a Committee.  
Stay safe!

*Lori*

## Happy Holidays!!



### Celebrate with us!

Holidays stressing you out? Looking for ways to pay for everything? Or just want to pay off interest debt now that the Fed's raised the rate again?

Visit our website ([www.irsbflfcu.org](http://www.irsbflfcu.org)) to see our Holiday Loan Special.

[Learn More!](#)

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.irsbflfcu.org](http://www.irsbflfcu.org)

