

# THE LOCAL VOICE



Established July 22, 1949

JANUARY 2017 | [www.TheLocalCreditUnion.com](http://www.TheLocalCreditUnion.com)

## BOARD OF DIRECTORS

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Director

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Director

*From all of us.....to all of you.  
Happy New Year!*



## HOLIDAY CLOSINGS

Monday, January 16 - MLK Day

Monday, February 20 - President's Day

## OTHER IMPORTANT DATES

Thursday, February 2 - Groundhog's Day

Tuesday, February 14 - St. Valentine's Day

Sunday, March 12 - Daylight Savings Starts

Monday, March 13 - Half Way to Battle of The Locals

Friday, March 17 - St. Patrick's Day

## JOE'S CORNER...

Happy 2017 Members! Looking back at 2016, we have a lot to be thankful for here at The Local Credit Union. We have successfully reached out to ten more union locals and our message of solidarity and labor has never been stronger. We invited our brother and sister Electricians and Bricklayers to walk an organizational picket line for UAW Local 228 at Axalta. Conversely, we invited our UAW brothers and sisters to walk for the Bricklayers at Kroger. In September we held the most successful event in our credit union history, "The Battle of The Locals." This event was the kickoff to our Labor Week celebration, where members of the UAW, Bricklayers, Operating Engineers, Teamsters, Communication Workers, Plumbers, Sheet Metal Workers, Smart Bus Drivers and Letter Carriers competed in solidarity. None of this would be possible if it were not for our members and their unique common bond. It is because of this common bond and our commitment to organized labor that our membership grew by more than 1,200 members this past year. Thank you for your support and Happy New Year to you and yours.



Did your holiday HO-HO-HO turn into OWE-OWE-OWE? Debt Consolidation LOANS as low as **6.5%** up to \$20,000 for 60 months

Apply Today!  
THIS AMAZING LOAN OFFER EXPIRES FEBRUARY 26, 2017.

Membership Benefits You!

39139 Mound Road  
Sterling Heights  
Michigan USA 48310  
586.264.1212  
TheLocalCreditUnion.com



\*Annual percentage rate of 6.50% is the lowest rate, subject to term and credit to qualified members. NEW MONEY ONLY. CURRENT TLOU LOANS ARE NOT ELIGIBLE. Promotional rate may be combined with any other promotion and is subject to change without notice. Offer expires 2/26/2017. The Local Credit Union is federally insured by the NCUA.

## NEW IN 2017



## Under Construction Soon!

*We will be starting construction soon to expand the credit union.*

*We will also be adding drive thru service for your convenience. We are always looking for new ways to make improvements for our members and staff.*

## EMV Chip Card

Your new Chip Debit Card will be arriving this Spring. The chip card will increase security and minimize fraud. Your card will have a different number and pin.

Please call the credit union if you have any questions.

*A living wage should be the right of all working Americans.*

*~ MLK Jr.*

## Apprentice Checking and Little Laborers

*Stay tuned for the very exciting new and improved kids program. Young Adult checking has a brand new fresh name "Apprentice Checking". Our Very Important Kids Account is now called "Little Laborer's". These names were chosen based on who we are! Union Members serving Union Members! We want to keep our products labor friendly. If you don't have an account for your child or grandchild yet, it isn't too late to open one today!*

**THE LOCAL  
CREDIT UNION**



39139 Mound Road • Sterling Heights, MI 48310  
(586) 264-1212 • (800) 974-6478 • Fax (586) 264-9447

**Telephone Access System - (800) 466-1212**

[www.TheLocalCreditUnion.com](http://www.TheLocalCreditUnion.com)  
[info@TheLocalCreditUnion.com](mailto:info@TheLocalCreditUnion.com)

HOURS:

Monday - 9:00 AM - 4:30 PM  
Tuesday - 9:00 AM - 4:30 PM  
Wednesday - 9:00 AM - 4:30 PM  
Thursday - 9:00 AM - 5:30 PM  
Friday - 8:00 AM - 6:00 PM

**CREDIT UNION**  
Family Service Centers

Toll-Free Locator: 1-800-919-2872  
All offices have No Surcharge, 24-hour CO-OP NETWORK ATM's  
[www.co-opcreditunions.org/locator](http://www.co-opcreditunions.org/locator)

HOURS:  
9:00 AM to 7:00 PM - Monday - Friday  
9:00 AM to 2:00 PM - Saturday