

# THE LOCAL VOICE



Established July 22, 1949

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

## BOARD OF DIRECTORS

**JOSEPH CUSENZA**

*Chairman*

**JIMMIE COLE**

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*Secretary*

**BOB GOWATCH**

*Director*

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*Director*

**KENNETH JURINIC**

*Director*

## HOLIDAY CLOSINGS

**Tuesday, July 4**

*Independence Day*

**Monday, September 4**

*Labor Day*

**Monday, October 9**

*Columbus Day*

## DON'T FORGET YOUR UNION MADE PICNIC ITEMS

Budweiser, Busch, Coors and Miller Beer

Gallo and Turning Leaf Wine

That should pretty much do it!

## JOE'S CORNER...

### *Strength in numbers*

A single voice is not heard in a crowd of shouting people. However, when that single voice joins in a chorus with the shouting people chanting the same message, that single voice is heard. As the economy heats up and the unemployment rate reaches a 10 year low; it is easy to forget the importance of a union. Unprotected workers should seek the safety of a union contract. That is the message being communicated by our brothers and sisters in the construction trades. Making money under the table and working overtime for a construction business owner who will toss you to the curb when the economy cools is no way to make a living. Joining a union in the "good times" makes perfect sense... so when the economy takes a break, your single voice will be part of a chorus protecting your rights.

## Don't Forget Our Labor Week Celebration!

*This September The Local CU will be celebrating our 2nd Annual Labor Week.*

### The Schedule for the Week of September 11th:

**Monday** *"Honor our First Responders"*

**Tuesday** *"Little Laborer's Day"*

**Wednesday** *"Battle of The Locals"*

**Thursday** *"Hot Dog Day"*

**Friday** *"Union Job Fair"*



Members of Plumbers 98 will be Defending their trophy Wednesday, September 13th at The Battle of The Locals!



# Exclusive UNION MEMBER BENEFIT

The Local VISA  
Credit Card



# 0%

- 0% on Balance Transfers for 6 Months (after 6 months a low fixed rate applies ranging from 8.90% to 13.90%\*)
- No Annual Fees
- Credit Lines up to \$20,000.00
- EMV Chip for Enhanced Security
- No Balance Transfer Fee

Michigan's Only Labor-Focused Financial Institution

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



\*Rates are based on creditworthiness and range from 8.90% APR to 13.90% APR. Balance Transfer Offer valid for balance transfers from credit cards issued by institutions other than The Local Credit Union. Balance transfers are not eligible to earn rewards. The Local Credit Union reserves the right to refuse any balance transfer requests. Maximum total transfer amount is limited to your approved credit line, but no single balance transfer can be greater than \$20,000. The 0% promotional rate only applies to balance transfers; all purchases and cash advances with your TLU credit card will be subject to applicable interest charges/APR. Offer can expire at any time without prior notice.

## Our "Little Laborer's" at Work



Brother Richard Flood from Sheet Metal Workers Local 80 shares his expertise to a group of members from the credit union. We offer great resources like tours of the Sheet Metal Training facility to our young members looking at career options. Stay tuned for a schedule of more training center visits.

## Discounted Cedar Point Tickets Available at the Credit Union

## Happy Retirement AI!

AI Badalamento announced his retirement from the board this past month. AI "The Eye" was a volunteer on the board since 2008. "The Eye" was always watching and he was very vocal at board meetings (pictured here). Thank you for your service AI, you will be missed.



**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  
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

HOURS:

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