

# THE LOCAL VOICE



Established July 22, 1949

OCTOBER 2020 | [www.THELOCALcreditunion.com](http://www.THELOCALcreditunion.com)

## BOARD OF DIRECTORS

**JOSEPH CUSENZA**

*Chairman*

**JIMMIE COLE**

*Vice Chairman*

**NICOLE DIDIA**

*Treasurer*

**KENNY JURINIC**

*Secretary*

**BOB GOWATCH**

*Director*

**MICHAEL WAGNER**

*Director*

**JOHN LISS**

*Director*

## HOLIDAY CLOSINGS

**Thursday, November 26**

Thanksgiving

**Thursday, December 24**

Christmas Eve

**Friday, December 25**

Christmas Day

**Friday, January 1**

New Year's Day

Happy Thanksgiving

Happy Holidays

Happy New Year



## JOE'S CORNER...

Labor Day is a very important holiday at the credit union. THE LOCAL has spent the past several years bringing together leadership from various union locals at our annual Battle of The Locals. The event was postponed this year due to the pandemic, however; we should not forget the reason our union locals came together. We all come together in a spirit of solidarity and support.



## Friendly Reminder: We Will be Open for Drive Thru Only

Monday, October 12

Columbus Day

and

Wednesday, November 12

Veterans Day



# 1% OFF ANY LOAN RATE\*

Michigan's Only Labor-Focused Financial Institution



39139 Mound Road  
Sterling Heights  
Michigan USA 48310  
586.264.1212  
[THELOCALcreditunion.com](http://THELOCALcreditunion.com)



APR—Annual Percentage Rate is "as low as" and may be changed based on credit history, term and other determining factors. NEW MONEY ONLY. LOANS CURRENTLY AT THE LOCAL CREDIT UNION ARE NOT ELIGIBLE. \*Rate decrease on new money only, does not apply to Mortgages, Home Equities, Lines of Credit or 457(a). Payment example: A loan amount of \$25,000.00 at 2.49% for 72 months would have a monthly payment of \$374.17 or a weekly payment of \$86.62. Promotional rate is subject to change without notice. The Local Credit Union is federally insured by the NCUA.



Members of The National Association of Letter Carriers have been under attack over the past four months for things they have no control over. Instead of negative comments toward postal workers, please understand they are brothers and sisters who need our help. Offer words of encouragement.

Stay updated! Follow us!



Have  
YOU  
started  
earning  
REWARDS  
yet?

# KASASA<sup>®</sup>

## Cash

earn **3%**  
**APY**

on any balance  
up to \$15,000

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle daily balances up to and including \$15,000 in your Kasasa Cash account earn a dividend rate of 2.9595% resulting in an APY of 3.00% and daily balances over \$15,000 earn a dividend rate of .2497% on the portion of the daily balance over \$15,000 resulting in a range from 0.61% to 3.00% APY depending on the account's daily balance.

## Cash Back

earn **3%**

**cash back**

on debit card purchases

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 3% APY cash back on up to a total of \$9.00. PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$300.00 cash back payments may be earned per Monthly Qualification Cycle.

## GAP Plus

Will you owe more on your vehicle loan than your vehicle is worth?

**Fair market insurance value isn't always fair. There may be a GAP.**

GAP Plus is like an airbag for your vehicle loan.

GAP can help fill the gap between what your vehicle insurance will pay and what you owe on your loan, to cushion you against sudden out of pocket expenses if your vehicle is deemed a total loss.



**Contact us today to find out more!**

## \$SAVE WIN<sup>®</sup>

**THE SMARTEST  
WAY TO SAVE**

**Every deposit of \$25 or more earns you an entry into cash prize drawings! The more you save, the more chances you have to win!**

**Ask us about  
contactless pay!**



**THE LOCAL  
credit union**



FEDERALLY INSURED BY NCUA



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 - Thursday  
9:00 AM - 5:00 PM

Friday - 8:00 AM - 6:00 PM

**CO-OP NETWORK  
Shared Branches**

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)