

THE LOCAL VOICE



Established July 22, 1949

DECEMBER 2020 | 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 OPERATIONS:

(Drive Thru Only)

HOLIDAY CLOSINGS:

Monday, January 18

MLK Day

Monday, February 15

Presidents Day



JOE'S CORNER

per-se-ver-ance | noun : *continued effort to do or achieve something despite difficulties, failure, or opposition.* 2020 will be remembered for the negative pandemic, negative social injustices on human beings and a negative Presidential Election. All of that negativity could not end soon enough and if you are reading this, you **persevered**. At THE LOCAL, we look back at 2020 as the year we engaged with you like never before. We did our best to assist you during the lock down in the spring with extended hours and skip-a-pays on loans. We were there with great rates in the summer when you were car or RV shopping. We were there at Thanksgiving with cards and notes to all those who visited our lobby. We are so thankful for your loyalty and for being a part of our family. 2021 is going to be great!



New Year's Resolution:

GO BIG

or **GO HOME**

AUTO LOAN RATES as low as 1.79%*

Michigan's Only Labor-Focused Financial Institution



I bet this gets tossed out when you're done...

Why not Go Paperless?
It's Free & Easy!
Ask Us How!



APR=Annual Percentage Rate is "as low as" and maybe changed based on credit history, term and other determining factors. NEW MONEY ONLY, LOANS CURRENTLY AT THE LOCAL CREDIT UNION ARE NOT ELIGIBLE. Payment example: A loan amount of \$25,000.00 at 1.79% for 60 months would have a monthly payment of \$435.91 or a weekly payment of \$101.39. Promotional rate is subject to change without notice. The Local Credit Union is federally insured by the NCUA.



Ask to sign up today!

KASASA[®] Protect

- 24/7 Credit Monitoring
 - Dark Web Monitoring
 - Lost Wallet Protection
 - Credit Reporting
 - Monthly Credit Score
 - Full-Service Identity Restoration
- Only \$7.00 per month**

What is Auto Essentials?

A package of coverage that protects you from normal driving incidents and out-of-pocket expenses that aren't typically covered by insurance policies, manufacturer's warranties, or extended warranties.

-  Key or Remote Replacement
 -  Tire & Wheel Road Hazard Protection
 -  Paintless Dent Repair
 -  Windshield Repair
 -  24-Hour Roadside Assistance
- * (Lockout Service, Emergency Road Service, Towing, Emergency Battery Service, Essential Fluids Delivery, Flat Tire Assistance) **ASK FOR DETAILS!**



SAVE TO WIN[®] THE SMARTEST WAY TO SAVE

Ask us about
contactless pay!



Stay updated! Follow us!



**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
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