

# THE LOCAL VOICE



Established July 22, 1949

MARCH 2021 | [www.THELOCALcreditunion.com](http://www.THELOCALcreditunion.com)

## BOARD OF DIRECTORS

**JOSEPH CUSENZA**

Chairman

**JIMMIE COLE**

Vice Chairman

**NICOLE DIDIA WILSON**

Treasurer

**KENNY JURINIC**

Secretary

**BOB GOWATCH**

Director

**MICHAEL WAGNER**

Director

**JOHN LISS**

Director

## HOLIDAY CLOSINGS:

**Monday, May 31**

Memorial Day

**Monday, July 5**

4th of July Recognition

## JOE'S CORNER

Spring is always a wonderful time of year filled with optimism. We look forward to warmer temperatures, sunshine and longer days. We look forward to boat rides, baseball games and family gatherings.

THE LOCAL can help you take a vacation with our low rates on signature loans.

THE LOCAL can help you with financing that boat or RV.

THE LOCAL is always there on your mobile app to provide balances, pay bills or make purchases.

We are optimistic that it will be a great summer and THE LOCAL will be there with you.



Springtime  
**PERSONAL  
LOANS**  
as low as  
**6.5%\***



Michigan's Only  
Labor-Focused  
Financial Institution



[THELOCALcreditunion.com](http://THELOCALcreditunion.com)

800.974.6478

\*Annual percentage rate of 6.50% is the lowest rate, subject to term and credit to qualified members. Payment Example: \$20,000.00 for 60 months would have a payment of \$391.39 per month or \$91.08 per week. NEW MONEY ONLY. CURRENT TL CU LOANS ARE NOT ELIGIBLE. Promotional rate not to be combined with any other promotion and is subject to change without notice. Offer expires 04/30/2021. The Local Credit Union is federally insured by the NCUA.



We love to help hard-working people get the dream home they deserve. Partner with us to make financing affordable.

Call 800-974-6478 for Details!

- Competitive rates for home purchase, refinance, or construction
- Available for primary residence, second homes, vacation homes, or investment properties
- A wide range of terms customized to your unique situation
- Variety of financing programs available:
- Conventional loan
- FHA, VA, Rural and MSHDA loans
- New construction financing
- Flexible credit programs
- Refinances
- Zero or low down payment programs
- Helpful loan advisors with working knowledge of the Michigan real estate market
- Free pre-approval for extra confidence when buying your home
- Refinance your current home to potentially lower your rate
- Quick, local decision-making and processing
- Attentive, friendly service from start to finish

The Annual Meeting is scheduled to take place at 2:00 P.M. on May 19, 2021 at the Credit Union office located at 39139 Mound Road, Sterling Heights, MI 48310. The results of the election will be announced at the Annual Meeting.

The Nominating Committee Nominates for election:

**Jimmie Cole**

Ask for

**KASASA<sup>®</sup>**

**Cash Back**  
**3%**

**Earn Cash Back Rewards**  
**on Debit Card Purchases!**

**Still a Free Account!**

**No Penalties!**

**Contact us for details!**



**Like us. Follow us. Tweet 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](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)