

# THE LOCAL VOICE



Established July 22, 1949

January 2022 | [www.THELOCALcreditunion.com](http://www.THELOCALcreditunion.com)

## BOARD OF DIRECTORS

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**Holiday Operations  
when we will be  
Drive Thru Only:**

**Monday, January 17**

(Martin Luther King Jr. Day)

**Monday, February 22**

(Presidents Day)

Ask us about Contactless pay!



Stay updated! Follow us!



## JOE'S CORNER

Happy New Year! As we pack away memories of another pandemic year, we hold hope that 2022 will bring peace and prosperity. Prosperity is defined as to flourish and thrive. This is true in the construction world as most of our union locals have been accepting applications for their training programs. THE LOCAL staff members spend time at the Plumbers, Sheet Metal, Painters and Bricklayers training centers working diligently with the apprentices. As these young people learn the skills to prepare them for their career, THE LOCAL is there to teach life skills. The union construction trade career will provide a lifetime of financial security and it is our commitment to be along for the ride. If you have a young person looking for a career, please let us know, we are here to help. On behalf of the entire staff here at THE LOCAL, thank you for your membership.

We ♥ Our Members!



**Debt Consolidation  
LOANS** as low as **7%\***  
up to \$20,000  
for 60 months

\*Annual percentage rate of 7.00% 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 \$396.05 per month or \$92.21 per week. NEW MONEY ONLY, CURRENT TLCO LOANS ARE NOT ELIGIBLE. Promotional rate not to be combined with any other/promotion and is subject to change without notice. Offer expires 2/28/2022. THE LOCAL Credit Union is federally insured by the NCUA.

# Making Cents Savings Program

An automatic savings program that rounds up your debit card transactions to the nearest dollar amount.



DETAILS →

The Making Cents deposit to your designated account will be done at the end of the transaction day as one single transaction for the total of all Making Cents transactions posted that day.

**(E-statement enrollment required)**

To help protect your family, erase your debt. Ask us for the details!



You could save \$665\* on car insurance

Designed for credit union members

Discounts on car insurance for\*\*:

- Multi-car
- Violation-free
- Claims-free

Plus you get:

- 24-hour claims assistance
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THE LOCAL credit union



FEDERALLY INSURED BY NCUA



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[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)