

# THE LOCAL VOICE



Established July 22, 1949

MARCH 2022 | [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 30**  
Memorial Day

**Monday, July 4**  
Fourth of July

**We Will be Open for  
Drive Thru Only:**

**Monday, June 20**  
Juneteenth Observed



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## JOE'S CORNER

### Union Made Products



Many years ago, consumers specifically looked for “union made” when shopping for products. It seems to be getting more difficult in the global economy to find a product “Made in the USA” let alone “union made.” While shopping we tend to make our purchases and look the other way if we need to choose based on Convenience rather than Solidarity.

The global problems we currently see are the result of our looking the other way and they are getting worse thanks to the pandemic and the recent Russian conflict. Maybe we should all slow down and support companies right here in the United States. For example, THE LOCAL credit union is an excellent choice for your ‘union made’ financial services.

If you are reading this, thank you for choosing Solidarity.

**At THE LOCAL you get both  
Solidarity AND Convenience.**



**CHIP SHORTAGE OVER!**  
No kidding

**AUTO LOAN RATES**  
as low as  
**1.74%\***  
for 60 months

Michigan's Only  
Labor-Focused  
Financial Institution



[THELOCALcreditunion.com](http://THELOCALcreditunion.com)  
800.974.6478

\*With approved credit. Minimum loan rate offered is 1.74% APR, regardless of your current loan rate. APR=Annual Percentage Rate. No additional discounts available. Certain credit criteria applies for lowest advertised rate. Other terms and rates available. CURRENT THE LOCAL CREDIT UNION LOANS ARE NOT ELIGIBLE. Payment example: A loan amount of \$20,000.00 at 1.74% for 60 months would have a monthly payment of \$348.29. Promotional rate is subject to change at any time without notice. THE LOCAL Credit Union is federally insured by the NCUA.

# Little Laborer

# SUMMER GAMES

**Wednesday, June 22**  
**5:30-8:00 pm**

Game participation for Ages 4-12

**COACHES NEEDED**  
Ages 13-17  
*Have fun AND earn community service hours!*



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



**Game participation for Ages 4-12**

**RSVP / Questions:**  
Breanna 586.264.1212 x 200  
or email [BPreston@THELOCALcreditunion.com](mailto:BPreston@THELOCALcreditunion.com)

[THELOCALcreditunion.com](http://THELOCALcreditunion.com) 800.974.6478

The Annual Meeting is scheduled to take place at 2:00 P.M. on May 11, 2022 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:**

- Robert Gowatch
- Nicole Didia
- John Liss



**Check Out Your Mobile Wallet:**



**THE LOCAL credit union**



FEDERALLY INSURED BY NCUA



EQUAL HOUSING LENDER

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)