

# THE LOCAL VOICE



Established July 22, 1949

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

## BOARD OF DIRECTORS

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*Chairman*

**JIMMIE COLE**  
*Vice Chairman*

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*Secretary*

**BOB GOWATCH**  
*Director*

**MICHAEL WAGNER**  
*Director*

**JOHN LISS**  
*Director*

## HOLIDAY OPERATIONS:

### Drive Thru Only:

**Monday, October 10**  
Columbus Day

**Friday, November 11**  
Veterans Day

### We Will Not Be Open:

**Thursday, November 24**  
Thanksgiving Day

**Monday, December 26**  
Christmas Day Observance

**Monday, January 2**  
New Years Day Observance

## JOE'S CORNER...

Welcome to the 4th Quarter of 2022! We celebrated Labor Week at THE LOCAL with our 6th Annual Battle of The Locals (pictures on back). We had 18 union locals compete for the coveted trophy, bragging rights and \$1,250 to the charity of their choice (\$500 of which was generously donated by Mahalo, our mobile app provider). Congratulations to UAW Local 400 on a well-deserved victory. On Thursday of Labor Week we provided membership the opportunity to review the alternative to college with our Construction Skilled Trades Day. We are proud to say recently a young member graduated from the Sheet Metal Workers Local 80 Training Center as a journeyman. He attended the Trades Day six years ago and it changed his life. If you have any young adults in your life looking for a career, stop by THE LOCAL! We will point you in the right direction.

### Stay Updated, Follow Us!



### Ask us about Contactless pay!



as low as

# 2.49%

## AUTO LOAN RATE up to 60 months\*



Michigan's Only Labor-Focused Financial Institution



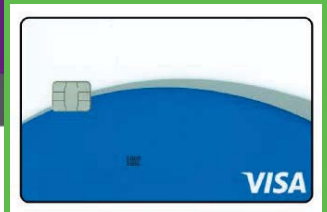
[THELOCALcreditunion.com](http://THELOCALcreditunion.com)

800.974.6478

\*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. Payment example: A Loan amount of \$25,000.00 at 2.49% for 60 months would have a monthly payment of \$443.60 or a weekly payment of \$103.19. Provisional rate is subject to change without notice. THE LOCAL credit union is federally insured by the NCUA.

**VISA Alert!**

Due to the chip shortage, for the next 3 months, cards will have a new look (below). Call our loan department for more details.





**THE LOCAL credit union**



FEDERALLY INSURED BY NCUA



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**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)