

THE LOCAL VOICE



Established July 22, 1949

DECEMBER 2022 | www.THELOCALcreditunion.com

BOARD OF DIRECTORS

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HOLIDAY OPERATIONS:

Drive Thru Only:

Monday, January 16
MLK Day

Monday, February 20
Presidents Day

Ask us about Contactless pay!



Stay updated! Follow us!



JOE'S CORNER...

Happy New Year! Wow, 2022 was a year we would like to forget. We spent much of the year trying to figure out why the prices of food and gas were so expensive. Interest rates at the end of the year seemed to shoot up like a lunar rocket and we were told that this would be the cure for the high prices.

2022 brought more senseless mass shootings and our country continued to be more divided after a contentious election season. This will be difficult, but I am going to focus on the positive as we move toward 2023. At a time when businesses are challenged to find good help; I can say we have the best staff to serve you anywhere. We are fortunate to have dedicated people who are committed to serving you to the best of their ability.

2023 will be an exceptional year because of our staff and most importantly... because of you.

New Car Lease Rates got you down?



GET 1% OFF YOUR LEASE BUYOUT RATE*



Michigan's Only Labor-Focused Financial Institution



*Promotional rate only applies to lease buyout transactions. Member must take application or loan closing in January and February 2023. New money only and does not apply to Mortgages, Home Equities, Lines of Credit or VISA. Promotion ends February 28, 2023 or may change without notice. THE LOCAL credit union is federally insured by the NCUA.

THELOCALcreditunion.com 800.974.6478



“Protect your family against the unexpected.

Ask if Debt Protection is right for your loan.”



WIN UP TO

\$5,000

IN QUARTERLY PRIZES

SAVE, EARN, WIN!

A savings account that rewards you for being responsible. Talk about a Win-Win! Every \$25 you save, you earn chances to win cash prizes with Monthly and Quarterly drawings.

Over 100 winners every single month! Will you be next?

Open a Save To Win account today and start win-winning today!

Official account and prize entry rules, and a complete list of prizes are available at members.ncua.org. Void where prohibited by law. ©2025 National Credit Union Administration. All rights reserved.



SAVE TO WIN
THE SMARTEST WAY TO SAVE

[@savetowin](https://twitter.com/savetowin) [/savetowinmi](https://facebook.com/savetowinmi)

A savings account that rewards you for being responsible

Ask how YOU can open a Save to Win CD!

“Start young” – it’s great advice for learning anything, especially how to save. And this account gets youngsters started on the right foot.

It’s EASY to open a Little Laborer’s Account!

All you need is:

Child’s full name

Date of birth

Social Security number



First Step in Becoming an Apprentice:

Open a LITTLE LABORER ACCOUNT Today!



THE LOCAL credit union LITTLE LABORER ACCOUNT is for children up to 16 years of age

- FREE Drawings for Variety of Awards
- FREE Birthday Surprise
- Report Card Credit determined by each marking period grades

It’s EASY to open a Little Laborer Account! All you need is:

• Child’s Full Name • Date of Birth • Social Security Number • \$1.00 deposit for Membership

THE LOCAL credit union



FEDERALLY INSURED BY NCUA



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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