

# THE LOCAL VOICE



Established July 22, 1949

SEPTEMBER 2023 | www.THELOCALcreditunion.com

## BOARD OF DIRECTORS

**JOSEPH CUSENZA**  
Chairman

**JIMMIE COLE**  
Vice Chairman

**NICOLE DIDIA WILSON**  
Treasurer

**MICHAEL WAGNER**  
Secretary

**BOB GOWATCH**  
Director

**JOHN LISS**  
Director

**DAVID BRYANT**  
Director

## HOLIDAY OPERATIONS:

### DRIVE THRU ONLY:

**Monday, October 9**  
Columbus Day

### WE WILL NOT BE OPEN:

**Thursday, November 23**  
Thanksgiving Day

**Monday, December 25**  
Christmas Day

**Monday, January 1**  
New Years Day

*"There is no power in the world that can stop the forward march of free men and women when they are joined in the solidarity of human brotherhood."*  
– Walther Reuther

As you walk together in this historic demonstration to reverse the inequities the last 15 years, remember we are here for you.

<b>WORK STOPPAGE PROTECTION</b>	<b>NET PAY MEMBERS</b> <b>6%*</b> Signature Loans	<b>LOAN MEMBERS</b> <b>FREE</b> 4 weekly pay skips
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**Check the backside for details on MessagePay!**

We have partnered with MessagePay to provide you with a QUICK & EASY way to make loan payments with a different institution's debit card!

**join. us for the party!**

**sew up a 4.99% APR\***

**AUTO LOAN RATE**

Michigan's Only Labor-Focused Financial Institution

Ask for details on how we can help you save on Home, Auto, and Life Insurance!



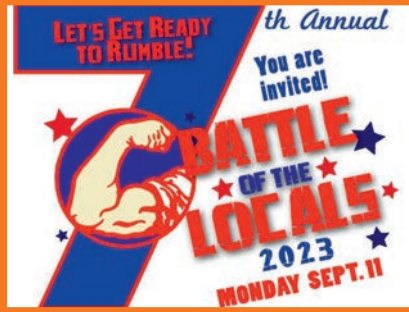
Stay updated! Follow us!



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 4.99% for 60 months would have a monthly payment of \$471.74 or a weekly payment of \$109.76. Promotional rate is subject to change without notice. THE LOCAL credit union is federally insured by the NCUA.



# MessagePay

Pay from your smartphone, tablet, laptop, or home computer by visiting:

["https://thelocalcu.messagepay.com"](https://thelocalcu.messagepay.com)

## LOAN TEXT REMINDERS:

Been out of town? Maybe you're a chronic procrastinator? Or just simply forgot to pay your loan payment this month? No worries, we get that life happens. If your loan payment exceeds the due date, you'll get a friendly reminder of your payment due via text message from 586-261-8808. The best part is, you can make those payments directly from a text on your mobile device.

### HOW TO PAY - 3 EASY STEPS:

1. **Look up Your Account.** Enter your account number with THE LOCAL credit union and your date of birth to log into the MessagePay portal.
2. **Add a Payment Method.** Add any debit card or external bank account from which you'd like to make payments
3. **Make a Payment.** Click "Make Payment Now" and you're DONE!

### THINGS TO KNOW:

- Payments will be posted to your loan in real time.
- You can use a debit card or checking account from another financial institution to make your loan payment\*
- Fast online set-up
- You can make a one-time payment or schedule regular payments

*\*\$5.99 fee applies to payments made with non-THE LOCAL credit union debit cards and accounts.*

**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)