

THE LOCAL VOICE



Established July 22, 1949

SEPTEMBER 2024 | www.THELOCALcreditunion.com

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HOLIDAY HOURS: We Will Not Be Open:

Monday, October 14
Columbus Day

Monday, November 11
Veterans Day

Thursday, November 28
Thanksgiving Day

Tuesday, December 24
Christmas Eve

Wednesday, December 25
Christmas Day

Wednesday, January 1
New Years Day

Budget. A few months ago, the leadership of the Bricklayers and Allied Craftworkers Local 2 (BAC) approached the credit union for assistance with members looking to retire. As described by leadership of the BAC, “our members do not know how to budget.” Budgeting is a lost art, like check writing or signing your name in cursive.

We all need to refocus on budgeting and the process of spending less than what we earn. Credit card debt is at \$1.2 Trillion dollars in the United States today because we are using credit cards plus our earnings to make purchases. We need to buckle down and practice good budgeting habits.



THE LOCAL can help! Ask anyone of our employees for the budget worksheet we created for our BAC retirees. It will help you get back on track. Have a great fall season!

LOW RATES ARE BACK

AUTO LOANS AS LOW AS 4.99% APR*

Michigan's Only Labor-Focused Financial Institution



*APR=Annual Percentage Rate is “as low as” and may be changed based on credit history, term, and other determining factors such as Direct Deposit and Automatic Payments. 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.

Ask us
about



1. Mechanical Repair Coverage
2. Auto Essentials
3. Debt protection for life, disability, and unemployment



Save the Date:
9-8-2025



GET a LIFE!



Real life insurance
for your precious
loved ones.



THE LOCAL life insurance options are provided by THE LOCAL insurance group, LLC. Policies may be issued by Ameritas or Met Life or another Life Insurance Company. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by THE LOCAL credit union.



THE LOCAL credit union



FEDERALLY INSURED BY NCUA



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HOURS:

Monday - Thursday
9:00 AM - 5:00 PM
Friday - 8:00 AM - 6:00 PM

**CO-OP NETWORK
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Toll-Free Locator: 1-800-919-2872
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