THE LOCAL VOICE



Established July 22, 1949

SEPTEMBER 2024 | www.THELOCALcreditunion.com

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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!



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*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.

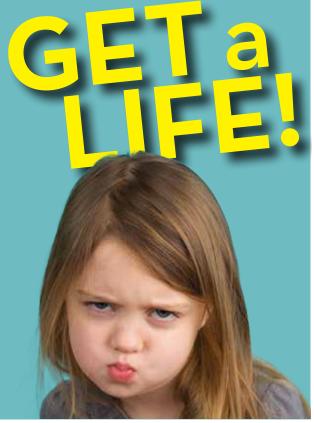
Ask us about



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







Real life insurance for your precious loved ones.



MetLife



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





39139 Mound Road • Sterling Heights, MI 48310 (586) 264-1212 • (800) 974-6478 • Fax (586) 264-9447

Telephone Access System - (800) 466-1212

www. THELOCAL creditunion. cominfo@THELOCAL creditunion. creditunion. creditunion. creditunion. creditunion. creditunion. creditunion. creditunion. credit

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