

THE LOCAL VOICE



Established July 22, 1949

DECEMBER 2025 | www.THELOCALcreditunion.com

BOARD OF DIRECTORS

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Secretary

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Director

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Director

JAMES SNELLGROVE

Director

HOLIDAY CLOSINGS:

Monday, January 19

Martin Luther King Jr. Day

Monday, February 16

Presidents Day

Happy New Year! At THE LOCAL, this past Holiday Season, was a time for thanks, a time for friends, and a time for **fraud**. As we enter the New Year, we are filled with hope, optimism and **fraud**. Financial institutions across the country are working diligently every day, helping members protect their financial assets by spending on cyber security. However, no amount of money could be spent to protect against the fraud we are seeing today. Calls/Texts/Emails are being received claiming to be from the credit union and members are giving out personal information that is resulting in the loss of their hard-earned money. Scammers impersonate trusted entities like us, to scam you out of your money. If you RECEIVE a call, text or email from someone at THE LOCAL, **know** that an employee would NEVER ask for personal information such as, but not limited to, card numbers, home banking credentials and security codes. Please be VIGILANT in 2026!!!



THELOCALcreditunion.com

Members must take application or loan closing in December or January. *Rate decrease on new money only, does not apply to Mortgages, Home Equities, Lines of Credit or VISA. Promotion ends January 31. THE LOCAL credit union is federally insured by NCUA.



scam test

Seems too good to be true

Contacted out of the blue

Asked for personal details

Money is requested

BEWARE

SCAM!

THE LOCAL

Will **Never** call
and ask for :

- **Passwords**
- **Card Numbers**
- **PIN**
- **Verification Codes**

If someone calls claiming to be
us and asks for this information,
it is a scam!

**Please hang up
and call us directly
at 586-264-1212.**

New Year New Savings

NEW SAVINGS BUDGET PLAN

- Check your subscriptions 
- Build your Emergency Fund 
- Set a financial goal for the year 

FRESH INSURANCE QUOTE

- Rates are always changing 
- Avoid overpaying long-term 
- FREE quote 586-264-1212 

See the POWER
in rewards

KASASA®

\$1,010,884

Since
March 2020

Ask us how to earn rewards
on your account today!

**THE LOCAL
credit union**



FEDERALLY INSURED BY NCUA



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Telephone Access System - (800) 466-1212

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