

# THE LOCAL VOICE



Established July 22, 1949

DECEMBER 2024 | [www.THELOCALcreditunion.com](http://www.THELOCALcreditunion.com)

## BOARD OF DIRECTORS

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Director

## HOLIDAY HOURS: We Will Not Be Open:

**Monday, January 20**  
Martin Luther King Day

**Monday, February 17**  
Presidents Day

## Happy New Year!

As we look forward to a new year, we often make resolutions. At THE LOCAL, our new year's resolution is communicating with our membership tips to prevent fraud.

It is amazing that scams that have been perpetrated over the last fifteen years still work. "Hey Grandpa, I am in Canada and need money to get home." "We are calling because you have fraud on your account, please give me your account information." "You can pay this overdrawn account by taking cash to your nearest BitCoin machine." All these phrases come from fraudsters who want your money.

Remember, THE LOCAL will never call you and ask for your account information. Conversely, if you call THE LOCAL, we may ask challenge questions to verify your identity, but we will never call you to do the same.

Please make a 2025 resolution to be vigilant to scams and know that converting debt to BitCoin or gift cards is a scam. We cannot thank you enough for allowing us to care for your money.



**SUPER SIZE** your dinghy!

**RATES AS LOW AS 5.99% APR** on all recreational vehicle loans



[THELOCALcreditunion.com](http://THELOCALcreditunion.com)

\*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 5.99% for 60 months would have a monthly payment of \$483.22 or a weekly payment of \$112.47. Promotional rate is subject to change without notice. Rate includes discount of Direct Deposit or Automatic Payment. Cannot be combined with any other loan offerings or promotions. THE LOCAL credit union is federally insured by the NCUA.

# scam test

Seems too good to be true

Contacted out of the blue

Asked for personal details

Money is requested

## If You're a Victim:

### 1. FILE A REPORT!

Any information can be useful for the law to CATCH the scammer(s).

Use sites: [www.ftc.gov](http://www.ftc.gov) or [www.ic3.gov](http://www.ic3.gov)

### 2. PLACE A FRAUD ALERT!

- **Experian:** 888-397-3742
- **TransUnion:** 800-916-8800
- **Equifax:** 866-349-5191

ATTENTION PLEASE!



### Drive Thru Changes for 2025

To facilitate quicker transactions in the Drive Thru, any transaction over \$3,000 will need to be handled in the lobby. We appreciate your understanding.

TAX SEASON



### United States Treasury and State of Michigan Checks:

The verification process for these checks has changed. To deposit one of these checks into your account we will need to place a hold as we wait for verification. As we approach income tax season, please use **DIRECT DEPOSIT** to receive your refund. Simply enter THE LOCAL's routing number [272485194] and your account number on your tax return for the safest and fastest delivery of your refund.

### YOU BUNDLE YOUR checking and savings

WITH



SO IT SHOULD BE A NO-BRAINER TO ALSO BUNDLE YOUR

### home, auto and life insurance policies

WITH US AS WELL



For Your FREE QUOTE, call 586-264-1212

**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)