

BRANCHES & ATM LOCATIONS

HOME EQUITY

A variety of Home Equity Loans featuring low rates and convenient terms are available to meet your specific needs. You can use the equity in your home to finance expenses such as home improvements, bill consolidation, education costs, taxes or even a vacation. And with these features, it's a smart way to borrow:

- No closing costs
- Borrow from \$10,000 to \$250,000
- Interest may be tax deductible
- Quick loan processing & payout

MORTGAGES

Planning to purchase, build or refinance a home? **CU Mortgage Service**, a Tech CU company, offers a full range of traditional and special-program mortgages with low rates and closing costs. Whether you're a first-time home buyer or experienced mortgage shopper, our loan specialists will work to help you select the best mortgage for your needs and make the entire mortgage process as easy as possible.

10951 Broadway, Suite 100, Crown Point, IN 46307
(800) 285-0670 | www.cumortgageservice.com

SKIP-A-PAY

For a nominal processing fee, you can relax and be payment free whenever you need it most. Use this option on Vehicle or Personal loans to skip up to 2 loan payments within a 12-month period. Contact any branch or our loan specialists at 1-800-276-8324 ext 233 for details.

APPLY TODAY!

To apply for a loan call us at (800) 276-8324 ext 233, visit www.techcu.org, or contact any branch. Loans may be closed at any branch or by mail. The loan rate you receive is based on your personal credit profile and loan type. Tech Credit Union is an equal opportunity lender.

Unless otherwise noted:

Lobby

Monday - Friday:

9 am to 6 pm

Saturday:

9 am to 12:30 pm

Drive-Up

Monday - Friday:

7:30 am to 6 pm

Saturday:

9 am to 12:30 pm

Calumet City, IL 60409

1011 River Oaks Dr.
(708) 891-3380
Drive-Up & 24-Hour ATM
Branch closed Wednesday

Crest Hill, IL 60403

2244 Weber Rd.
Crestwood Suites
(815) 744-7650
Branch closed Wednesday

Crown Point, IN 46307

10951 Broadway
(219) 663-5120
Drive-Up & 24-Hour ATM
Branch closed Wednesday

East Chicago, IN 46312

2310 E. Columbus Dr.
(219) 398-1613
Drive-Up
Branch closed Wednesday

Gary, IN 46408

2155 W. Ridge Rd.
(219) 884-4045
Drive-Up & 24-Hour ATM
Branch closed Wednesday

Gary, IN 46402

ATM-Methodist Hospital
600 Grant St.

Hebron, IN 46341

700 N. Main
(Near Patz's Market)
24-Hour ATM Only

Lowell, IN 46356

1800 E. Commercial Ave.
(219) 690-1370
Drive-Up & 24-Hour ATM
Branch closed Thursday

Merrillville, IN 46410

7901 Grant St.
(219) 791-0629
Drive-Up & 24-Hour ATM
Branch closed Thursday

Merrillville, IN 46410

ATM-Methodist Hospital
8701 Broadway

Valparaiso, IN 46383

370 Morthland Dr.
(U.S. 30)
(219) 477-6805
Drive-Up & 24 Hour ATM
Branch closed Wednesday

WWW.TECHCU.ORG



Federally Insured by NCUA



LOAN SERVICES



LOAN SERVICES

VEHICLE LOANS

Cars, trucks, and motorcycles.

- Extended repayment terms
- 100% financing available
- 90-days to first payment option
- No loan application fees
- Ask about available rate discounts

RECREATIONAL VEHICLE LOANS

New & used camper trailers, travel trailers, fifth-wheel travel trailers, truck campers, type A, B and C motor homes, sport utility RVs, jet skis, snowmobiles, boat-motor-trailer units as well as motorcycles (valued under \$10,000).

- Competitive interest rates
- Extended repayment terms
- Finance up to 125% with nothing down
- No loan application fees

VISA CARDS

Whether you are looking for a credit card with a low rate or a card that earns rewards, we have one to fit your needs.

- **Platinum** — competitive interest rate with enhanced Platinum protection benefits. No annual fee.
- **Platinum Rewards** — earn one point for every \$1 in net purchases. Reward points earned and current point balance printed on monthly statement. Redeem points for travel, gift cards, merchandise, and cash. No caps on rewards. No annual fee.
- **Cash Rewards** — earn a full 1% rebate on each \$1 in net purchases. You'll automatically be mailed a \$50 check every time your net spending reaches \$5,000. No caps. No annual fee.

- **Business** — competitive interest rate with added protection benefits makes this card a low-cost option to help your small businesses track and manage everyday expenses. No annual fee.
- **Business Rewards** — earn one point for every \$1 in net purchases. Reward points earned and current point balance printed on monthly statement. Redeem points for travel, gift cards, merchandise, and cash. No caps on rewards. No annual fee.

STUDENT LOANS

Tech CU has partnered with Sallie Mae, the leader in education saving and lending, to offer you the innovative Smart Option Student Loan. Unlike other loan options, this one helps you save money, build your credit, and pay off your student loan faster. It's an ideal education funding solution if you still need funds after maximizing grants, scholarships, and federal loans. Visit www.salliemae.com/smartoption/techcu1 for more information.

PERSONAL LOANS

Borrow up to \$10,000 for up to 60-months at a competitive rate, convenient term and with no prepayment penalty.

DEBT CONSOLIDATION LOANS

Pay off your debts sooner by combining higher rate credit card balances and other loans into a single low-interest rate loan. Borrow up to \$25,000 for up to 60-months with no prepayment penalty.

LINE OF CREDIT / OVERDRAFT PROTECTION

Up to \$2,500 open end line of credit is available. This line of credit may be attached to a Tech CU checking account for use as overdraft protection. Loan activates only when checking account is accidentally or intentionally overdrawn and is paid-back like a regular loan.

SECURED LOANS

Loans secured by funds in a Money Market Savings, Premier Money Market account or Certificate of Deposit are ideal for special circumstances or to assist with credit repair or establishing credit. These loans feature lower rates than other financing options.

BUSINESS LOANS

Commercial lending services designed for small to moderate-sized businesses, entrepreneurial ventures and the self-employed are available at competitive interest rates and convenient repayment terms.

Real Estate Lines of Credit
Term Loans Business Visa Cards

For more information, contact any branch manager or our business services department at 1-800-276-8324 ext 151.

FINANCIAL SERVICES FOR LIFE!