

BRANCHES & ATM LOCATIONS

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.

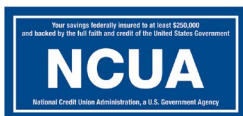
(U.S. 30)

(219) 477-6805

Drive-Up & 24 Hour ATM

Branch closed Wednesday

WWW.TECHCU.ORG



Federally Insured by NCUA



SCK2015.10



SECURED CHECKING ACCOUNT

BASIC CHECKING SERVICES



SECURED CHECKING ACCOUNT

CHECKING ACCOUNT SERVICES YOU NEED TO MANAGE YOUR FINANCES.

If problems with NSF (Non-Sufficient Funds) fees have caused you to be listed with ChexSystems, you know getting a checking account can be extremely difficult. And without a checking account, you're forced to use budget-draining payment services like money orders or retail currency centers. This is where a Secured Checking account from Tech Credit Union can help.

Secured Checking is designed to provide basic checking services to those who want to make an honest effort to manage their finances and take control of their money.

SECURED CHECKING includes these features...

- Free box of Tech CU security checks.
- Visa debit card is available.
- Free 24-hour account access via Telephone Teller, Online Banking and Mobile Banking.
- View and print images of cleared checks in Online Banking.
- No per-check fee.
- Optional overdraft transfer from savings.
- Access your account at CO-OP Shared Branch locations nationwide.
- Ability to upgrade to regular Tech Checking after 6-months of properly maintaining this account.
- Assistance with establishing Direct Deposit or Payroll Deduction to your account.

SECURED CHECKING ACCOUNT FEES AND REQUIREMENTS

- Those with a record of fraud at ChexSystems are not eligible.
- Minimum daily balance requirement of \$200 (\$100 is held in Money Market Savings).
- \$5.00 monthly account service fee; \$10.00 per month whenever the required Minimum Daily Balance is not maintained.
- Account e-Statement is required.
- 7 business day hold on deposited checks.
- Online Bill Pay service is not available.
- Account will be closed for uncollected account fees.

Other account fees or requirements may apply. See credit union Fee Schedule for all applicable checking account fees. Fees and requirements may change.

About ChexSystems: ChexSystems is a network made up of member banks and credit unions that regularly contribute information on mishandled checking and savings accounts to a central location. This information is shared among member institutions to help them assess the risk of opening new accounts. Each report submitted to ChexSystems remains on file for five years unless the source of the information requests its removal or ChexSystems becomes obligated to remove it under applicable law.

