

2018 ANNUAL REPORT







OUR MISSION

To provide the services that enable
our members to achieve a lifetime
of financial success

OUR VISION

To be the preferred provider of financial services

ANNUAL MEETING AGENDA

- Welcome
- Determination of a Quorum
- Reading of the 2018 Annual Meeting Minutes
- Introduction of current Directors, Supervisory Committee and Managers
- Approval of Minutes
- 2018 Annual Report
- Unfinished Business
- New Business
 - Report from Nominating Committee Chairman
- Adjournment

BOARD OF DIRECTORS

Joseph Machara, *Chairman*

Patricia Cordray, *1st Vice Chairman*

James Mack, *2nd Vice Chairman*

Ed Petyo, *Treasurer*

Lisa Beck, *Secretary*

Christine Atherton, *Director*

Walter Garbarczyk, *Director*

Louie Gonzalez, *Director*

Richard Young, *Director*

Members of the Board of Directors receive \$150 per month for services to the credit union.

SUPERVISORY COMMITTEE

Larry Hickman, *Chairman*

Andrew Callas, *Member*

Peter Melcher, *Member*

EXECUTIVE MANAGEMENT

Michael M. Hussey, *President and CEO*

Richard D. Lundstrom, *Executive Vice President*

Michael Casey, *Vice President of Finance*

Roseann Dennis, *Vice President of Human Resources*

Mary Jo Duncan, *Vice President of Lending*

Larry Schaffer, *Vice President of Marketing*

Lora Sturtridge, *Director of Information Technology*

MANAGEMENT

Louise A. Dominik, *Assistant to Vice President of Finance*

Dawna Fletcher, *Assistant to Vice President of Lending*

Elizabeth Granko, *Corporate Membership Coordinator*

Cris Rizzo Kratkoczki, *Internal Auditor*

Mike Nagy, *Manager CU Mortgage Service*

Nicole Plesha, *Assistant to Director of Information Technology*

Richard Simaga, *Director of Commercial Services*

Susanne Vale, *Director of Training Activities*

BRANCH MANAGERS

Kristen Borem, *Lowell*

Colleen Costello, *Valparaiso*

Kevin Kickert, *Crown Point*

Bert Kullerstrand, *Cedar Lake*

David Larkin, *Calumet City*

Susan M. Lathrop, *Merrillville*

Daniel Montenegro, *Crest Hill*

Renee Smith, *East Chicago*

Jamica Williams, *Gary*

ASSISTANT BRANCH MANAGERS

Cassie Burke, *Crown Point*

Selena Davis, *Calumet City*

Gabriela Garcia, *East Chicago*

Tiffany McElroy, *Cedar Lake*

Jessica Panozzo, *Merrillville*

Megan Seaton, *Crown Point*

Sara Thompson, *Crest Hill*

Sherry Williams, *Gary*

Jamie Wolfe, *Valparaiso*

CHAIRMAN'S REPORT

Tech Credit Union has continued to provide the services that enable our members to achieve a lifetime of financial success. We have partnered with GreenPath Financial Wellness to offer free personalized financial coaching to our membership. This program offers confidential access to accredited counselors for guidance on a variety of personal financial topics. In addition, we broke ground on a new branch in Cedar Lake, Indiana, which will be our 9th location to access your financial services. For convenience, Tech Check Card is now issued at most branches, allowing members to quickly get a replacement or new debit card that is ready to use. Our Visa credit card offering was enhanced to include a Visa Signature Travel card as well as a Secured Visa card to assist those with credit challenges. Our membership also continues to benefit through vehicle and home equity loan specials that provide money-saving opportunities through lower interest rates.

Security and service delivery continue to be key priorities. The credit union has continued to upgrade hardware and software to improve security as well as to increase efficiencies. Mobile Banking apps were upgraded to enhance the features of the Bill Pay service. In addition, we have upgraded Online Banking for business to simplify the user experience and provide new services including Bill Pay, ACH, and Wire Transfers.

Tech Credit Union is here to serve you. We have a variety of financial products and services to help you meet your financial goals. We are happy to help in any way we can.

We also appreciate you voting us "Best Credit Union" in The Times and Post Tribune newspaper 2018 reader surveys. This is the fifth consecutive year the credit union has won the designation in The Times "Best of Region" survey and fourth consecutive year in the Post Tribune's "Neighbors' Choice Awards". We also received a "Best Credit Union" award in the Northwest Indiana Business Quarterly magazine's "Best Of" reader survey.

Thank you for your support, vote of confidence, and your business!

Joseph Machara

Chairman of the Board



PRESIDENT'S REPORT

This was an exceptional year for your credit union. Assets grew by \$5,918,071; loans grew a net outstanding of \$22,741,000. A total of 337 loans, \$86,205,005 in gross balances, were made to achieve this growth. In terms of loans, total delinquency stands at .238%, less than ¼ of a percent.

Tech Credit Union is now serving a membership of over 38,316 members. Of these members, 30,349 receive e-Statements and 18,378 have a checking account. Electronic service usage continues to grow at a rapid rate. In fact, many members routinely use more than one electronic service to access their accounts. This contributes to 38,229 electronic services used during the year. Mobile Check Deposit remains a valuable service used by the membership with 41,300 checks cleared for a total of \$23,166,432.

While providing all these services to the membership, Tech Credit Union was able to return over 2 million dollars in dividends to its members.

Projects in various stages of implementation are the availability of instant issue debit cards, offering personalized financial counseling through GreenPath Financial Wellness program, adding real-time person-to-person funds transfer to online & mobile banking services, remodeling of the Crown Point branch, the construction of a new branch in Cedar Lake, Indiana, and seeking other locations for new branches.

We appreciate the trust you put in us and look forward to meeting your financial needs. We believe you deserve a Better Option to help you plan every stage of your financial life. We actively seek the solutions that are always in your Best Interests.

Michael M. Hussey

President & CEO

2018 ANNUAL REPORT

STATEMENT OF FINANCIAL CONDITION

DECEMBER 31, 2018

ASSETS: LOANS & CASH

Commercial and Agricultural Loans to Members	\$77,427,086.57
Real Estate Secured Loans	\$26,636,010.31
Loan Balances Fully Secured by Shares	\$1,798,537.47
All Other Loans	\$170,425,869.68
Total Loans to Members	\$276,287,504.03
(Less) Allowance for Loan Losses	(\$1,145,235.91)
Net Loans Outstanding	\$275,142,268.12
Cash	\$2,852,045.92

INVESTMENTS

	1 year or less	1 year plus	Total
US Government Obligations	\$0.00	\$0.00	\$0.00
Federal Agencies	\$17,354.79	\$7,319,763.22	\$7,337,118.01
NUCSIF	\$0.00	\$3,138,121.89	\$3,138,121.89
Deposits in Corporate Centrals	\$20,429,009.44	\$0.00	\$20,429,009.44
Deposits in Banks & S&Ls	\$37,382,000.00	\$249,000.00	\$37,631,000.00
Other Investments	\$0.00	\$2,229,857.96	\$2,229,857.96

TOTAL INVESTMENTS	\$57,828,364.23	\$12,936,743.07	\$70,765,107.30
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OTHER ASSETS

Land & Building	\$8,297,634.70
Furniture and Fixtures (net)	\$835,719.19
All Other Assets	\$3,053,099.70

TOTAL ASSETS	\$360,945,874.93
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LIABILITIES

Accounts Payable	\$707,768.64
Dividends Payable	\$0.00
All Other Liabilities	\$1,570,819.82

TOTAL LIABILITIES	\$2,278,588.46
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SHARES AND EQUITY

Share Certificates	\$58,280,259.64
Checking Accounts	\$47,396,681.80
IRA, Keough & Retirement Accounts	\$23,111,183.34
Other Savings	\$198,199,950.05

TOTAL SHARES	\$326,988,074.83
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RESERVES AND UNDIVIDED EARNINGS

Statutory Regular Reserves	\$19,350,493.81
Other Reserves	\$9,151,649.48
Undivided Earnings	\$3,177,068.35
Total Reserves and Undivided Earnings	\$31,679,211.64

TOTAL LIABILITIES, SHARES & EQUITY	\$360,945,874.93
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STATEMENT OF INCOME

FOR THE YEAR ENDING DECEMBER 31, 2018

OPERATING INCOME

Interest on Loans	\$10,987,668.57
Income from Investments	\$1,541,410.47
Other Operating Income	\$4,723,804.43

TOTAL INCOME **\$17,252,883.47**

OPERATING EXPENSES

Compensation	\$4,990,896.29
Benefits	\$1,553,215.68
Travel & Conferences	\$130,643.71
Association Dues	\$35,489.31
Office Occupancy	\$896,900.39
Office Operations	\$2,151,938.05
Loan Servicing	\$358,165.02
Professional Outside Services	\$1,199,722.80
Provision for Loan Losses	\$455,724.81
Members Insurance	\$0.00
Education & Promotions	\$367,786.00
Operating Fee	\$27,134.58
Cash Over/Short	\$8,754.21
Interest on Borrowed Money	\$7.02
Annual Meeting Expenses	\$0.00
MISC	\$32,754.59

TOTAL OPERATING EXPENSES **\$12,209,132.46**

NON-OPERATING GAINS OR (LOSSES)

Gains & (Losses) on Investments	\$0.00
Gains & (Losses) on Assets	(\$49,246.53)
Other Non-Operating Gains & (Losses)	\$153,049.43
Total Net Income Before Dividends	\$5,147,553.91
Dividends	\$2,036,981.55
Net Income after Dividends	\$3,110,572.36
Regular Reserve Transfer	\$1,825,288.37
Provision for Loan Losses	\$0.00
Change to Undivided Earnings	\$1,285,283.99

CLASSIFICATION OF LOANS OUTSTANDING

Degree of Delinquency	
a) Current & Less than 2 months	\$275,600,574.48
b) 2 to 6 Months	\$556,457.67
c) 6 to Less than 12 Months	\$42,324.92
d) 12 Months & Over	\$58,751.96
e) Collateral in Process	\$29,395.00

TOTAL LOANS **\$276,287,504.03**

Total Loans made during 2018	\$110,469,732.02
Total Loans made since Organized	\$2,054,202,922.44

Total Loans Charged Off since Organized	\$35,570,823.48
Total Loan Recoveries since Organized	\$5,941,419.56
Net Loans Charged Off	\$29,629,403.92

Current Membership	38,316
Potential Membership	76,112

SUPERVISORY COMMITTEE REPORT

The Supervisory Committee provides you, the member, with a forum to voice your concerns regarding credit union policies and procedures, or to have specific questions answered regarding transactions on your accounts. The committee also acts as the oversight body for both the internal and external audit functions of the credit union. Our goal is to provide assurance to the membership that their investment in the credit union remains secure.

Auditors from federal and state agencies along with Plante Moran, PLLC, our external auditor, provide guidance to help us maintain a high level of compliance with regulations and sound financial management policies that we, as members, expect.

We, as members, can also be proud of the professional staff that continually strives to meet our needs. The Supervisory Committee will continue to do its part to keep Tech Credit Union a strong, member-oriented credit union.

We would like to thank the Board of Directors, Management and staff for their support as we perform our duties. And thank you, our fellow members, for allowing us to serve you and Tech Credit Union.

Larry Hickman

Supervisory Committee Chairman

COMMERCIAL SERVICES

In 2018, Tech Credit Union's Member Business Lending program continued its unprecedented growth in helping our small business members achieve higher income levels. The Commercial Services division increased outstanding loans to our members by over \$6,900,000, a 9.90% increase, the highest level achieved to date of over \$77,400,000. As your local business lender, we were able to continue to deliver the quick decisions, competitive rates, and overall member service that makes Tech Credit Union a leader in small business lending in our market area. Our members, large or small, saw that we were willing to invest in them; an organization that saw their potential and allowed them to expand and prosper.

During the year, we continued to make loans under the auspices of Small Business Administration in both the 7A program and the SBA 504 program. These programs have allowed Tech Credit Union to continue to increase the loan portfolio and help our member businesses open new areas of business for their companies.

In 2018, Tech Credit Union implemented new electronic services for our members and begun delivering new products to our members in 2018. As we review our

processes, programs, and procedures during 2019, the experienced Commercial Services team pledges to work diligently to help our members invest in their businesses. We see our members as our future and as such, depend on your success to make us successful. Our goal is to be known as the financial institution where relationships last.

Finally, on a personal note, I will be retiring in May 2019. I have truly enjoyed my experience here. I appreciate the staff, officers, and directors of Tech Credit Union for their support of our division. I know that Tech Credit Union will continue to expand the Commercial Services in our market.

Thank you for allowing me to be part of this robust organization and I look forward to seeing the continued growth in this division and the credit union overall.

Richard Simaga

Director of Commercial Services

CORPORATE MEMBERSHIP

As a corporate member group, your employees not only have access to the latest in banking and loan services, but access to financial wellness resources. As you know, employee financial wellbeing has significant benefits for all companies. Connecting people to financial wellness, providing better options, and keeping our member's best interests in mind is at the heart of everything we do.

Tech Credit Union's corporate membership program is a no-cost way to enhance your employee benefits package. It provides valuable resources designed to meet your employee's financial needs, wherever they are in life.

Our goal is to provide the products and resources to accommodate your employee's needs for convenience, address their financial challenges, and provide personal assistance whenever needed. As result, your employees spend less time worrying about financial matters. The bottom line is that your employees are more focused on their job, which helps you grow productivity.

In support of our goal, we are pleased to start the New Year with several service enhancements. We have added Online Account Opening to Online & Mobile Banking to

allow your employees to become a member and open new deposit accounts without the need to visit a branch. We have added a Secured Visa Card to our card offering to help those with limited or challenged credit obtain a Visa card. Tech CU has partnered with GreenPath Financial Wellness to offer free personalized financial coaching to our membership. Accredited financial counselors can help with budget creation, credit report review, mortgage readiness, debt management and personalized action plans. In addition to financial coaching, we have added Money Management as a free feature of Online Banking. This tool can help you manage your money, better understand your spending and create debt-payoff timelines.

Finally, I would like to thank you for your continued support! Whether you held a service visit or distributed credit union materials, your participation contributed to your employee's success.

Elizabeth Granko

Corporate Membership Coordinator

CORPORATE MEMBER GROUPS

CMG Since Organization Name

1936	USS Gary Works	08/07/00	Arlyn Jacobus, D.C., Ph.D.
07/22/08	21st Century Charter School @ Gary	02/01/02	Army Recruiting Office (Merger)
02/27/90	A&B Manufacturing Co., Inc.	02/01/02	Army Reserves (Merger)
05/30/90	Accent Homes, Inc.	01/02/91	Arnell Auto Group Chevrolet & Kia
01/17/13	Ace Catering & Banquets	05/29/13	Arctic Engineering Co., Inc.
01/30/13	ACME Print Copy Design	09/19/94	ASKO, Inc. - South Holland Division
03/12/07	Adecco (Hobart, IN)	10/24/02	Awakened Alternatives, Inc.
12/20/99	Aetek UV Systems, Inc.	02/19/99	B&E Honda
08/18/01	AGP Consulting, Inc.	11/19/90	Balemaster Division of East Chicago Machine Tool Corp.
02/01/02	Air Force Recruiting Office (Merger)	07/20/88	Beatty Machine & Manufacturing, Co.
02/28/08	Airtek, Inc.	02/26/97	Beemsterboer Slag & Ballast Corporation
08/27/09	Albanese Confectionery Group, Inc.	02/26/97	Bemcor, Inc.
11/21/91	Alert Alarm, Inc.	12/18/85	Better Business Bureau of Northwest Indiana
05/01/91	Algozine Masonry Restoration, Inc.	02/01/02	Beverly Shores Post Office (Merger)
01/23/02	Allen Landscape	10/06/97	Beyer Insurance Agency
01/01/82	Allied Products Corporation (Merger)	09/04/90	Bio-Blood Components, Inc.
02/03/03	American Precision Services, Inc.	04/09/12	Bionic Prosthetics & Orthotics
01/30/92	Americlean	11/15/86	Blaw Knox (Retirees) (Merger)
05/13/05	Ameristar Casino	02/26/08	Bookworks South, Inc.
08/01/94	Amsted Rail ASF Keystone	02/01/02	Boone Grove Post Office (Merger)
06/24/93	Analytech	11/21/91	Bosak Honda
03/22/99	Andover Management Company	08/01/86	Bosak Motors of Merrillville
09/11/91	Aramark	09/16/85	Bowman, Heintz, Boscia & Vician

CORPORATE MEMBER GROUPS

03/19/92	Boyd Construction Co., Inc.	11/17/01	Center for Neurological Diseases, SC
11/25/92	Boy Scouts of America Pathway to Adventure Council	12/03/01	Center Township Assessor (Merger)
09/16/97	Boys' & Girls' Clubs of Northwest Indiana	12/03/01	Center Township Trustee (Merger)
03/20/97	Bricklayers Union #4, Merrillville Chapter	05/03/88	Central Rent-A-Crane, Inc.
11/03/86	Bryan's Florist	02/15/13	Century 21 Executive Realty
12/18/85	Burns Funeral Home	05/30/90	Century 21 Heritage Inc.
08/01/86	Burrell Colour, Inc.	07/24/06	Chart Pool USA Inc.
07/13/92	C.L. Vending, Inc.	02/06/13	Chester, Inc.
02/08/13	Caliber Mold & Machine, Inc.	02/01/02	Chesterton Post Office (Merger)
08/23/93	Calumet Dermatology Associates	05/03/88	Chevrolet of Homewood
11/02/18	Calumet Harley-Davidson, Inc.	07/24/96	Chicago Family Health Center
12/03/01	Calumet Township Assessor (Merger)	04/26/00	Chicago International Trucks, LLC
12/03/01	Calumet Township Trustee (Merger)	03/24/97	Christ Presbyterian Church
04/08/97	Campagna Academy	05/06/08	Circle Buick Pontiac GMC
11/21/92	Camp-Land, Inc.	04/29/94	Circle W Tractor & Equipment Co., Inc.
03/17/93	Cardinal Health	12/03/01	Circuit Court of Lake County (Merger)
09/14/16	Carlisle Restaurants	06/01/83	City of Crown Point
03/13/97	Carras-Szany-Kuhn & Associates, P.C.Architects	06/19/97	City of East Chicago (Merger)
03/28/91	Carriage Court Pizza	02/05/08	Collard Family Dental
09/17/84	CCL Design	01/02/91	Colonial Nursing Home
12/03/01	Cedar Creek Township Assessor (Merger)	07/10/91	Comcast
12/03/01	Cedar Creek Township Trustee (Merger)	07/26/90	Commercial In-Sites, Inc.
05/08/97	Cedar Lake Post Office (Merger)	07/28/16	Communities In Schools Lake County
		04/20/00	Components Express

CORPORATE MEMBER GROUPS

06/29/99	Comtrad Cable Express	12/16/13	Diversified & Synergy
02/28/86	Consumer Credit Counseling Service of Northwest Indiana, Inc.	12/03/01	Division of Children & Family Services (Merger)
03/19/86	Continental Midland	12/18/95	Don Bales, Inc.
05/31/00	Cornerstone Electrical Consultants, Inc.	08/19/97	Doulos Design
09/01/92	Crete-Monee School District 201-U (Merger)	09/20/89	Dyer Fraternal Order of Police
04/10/01	Crim's Custom Color	05/08/97	Dyer Post Office (Merger)
01/21/95	Crown Brick & Supply	03/28/94	ECO Services Operations, LLC
12/20/84	Crown Feed & Supply, Inc.	01/21/95	E.T.M., Inc.
11/14/95	Crown Point Christian Village	12/03/01	Eagle Creek Township Trustee (Merger)
02/01/02	Crown Point Post Office (Merger)	12/03/01	Eagle Creek Township Assessor (Merger)
12/17/84	Custom Data Services, Inc.	02/14/13	East Chicago Community Health Center
02/18/93	D.H. General Contractor	12/03/01	East Chicago Courthouse (Merger)
02/07/13	D&L Wood Products, Inc.	04/29/01	East Chicago Housing Authority & Department of Redevelopment (Merger)
07/26/90	Dave Miller Nissan - Volkswagen	02/01/02	East Chicago Post Office (Merger)
06/24/93	Davies Imperial Coatings, Inc.	06/19/97	East Chicago Public Library (Merger)
03/26/91	Dawn Food Products	12/08/03	Edgewater Systems for Balanced Living
04/25/97	Dawn Food Products Service Center	06/04/98	EK Industries
02/01/02	Defense Department (Merger)	05/25/00	Ennis, Moore & Associates
03/19/92	Demotte Carpet & Linoleum	07/01/92	Entech, Inc.
02/01/02	Demotte Post Office (Merger)	09/21/04	Essex Home Health Care Service, Inc.
02/01/02	Department of Agriculture (Merger)	04/04/89	Evorik Electric, Inc.
06/07/88	Dietrich Industries, Inc.	01/31/13	Exterior Designers Inc.
11/26/86	Diocese of Gary	02/23/89	Family Practice Network

CORPORATE MEMBER GROUPS

12/19/94	Family Rescue	05/21/97	Gary Community School Corporation
12/03/01	Family Social Services (Merger)	12/03/01	Gary Courthouse (Merger)
08/18/92	Fazio Insurance	01/25/85	Gary Housing Authority
02/01/02	FBI (Merger)	05/08/17	Gary Public Library
05/08/97	Federal Employees working in Hammond (Merger)	02/01/02	Gary Public Transportation (Merger)
10/12/89	Feralloy Corporation	10/28/08	Gary Sanitary District United Water of Gary
08/21/95	Ferree Movers & Storage, Inc.	02/01/02	General Services Administration (Merger)
01/28/13	Fidelity National Title	08/19/85	Girl Scouts of South Cook County
05/30/90	First Metropolitan Builders of America	01/01/84	Girl Scouts of Greater Chicago & Northwest Indiana
03/10/97	First Mortgage Corporation	10/01/82	GKN Sinter Metals (Merger)
04/14/97	First Student Transportation	04/12/06	Globe Star
12/17/92	Five Star Manufacturing, Inc.	04/28/10	Grant Remodeling and Home Improvement, Inc.
04/22/96	Four Seasons Animal Hospital	02/22/13	Great Lakes Orthopedics & Sports Medicine, P.C.
06/14/00	Four Seasons Equestrian Center	02/18/93	Grieger's Motor Sales
10/16/86	Four Seasons Insurance	01/12/98	Griffith Aviation
03/21/84	Franciscan Alliance Home & Community Services	05/08/97	Griffith Post Office (Merger)
01/27/98	Franciscan Alliance Ministries	07/01/13	Gypsum Express, LTD
03/21/84	Franciscan Health Crown Point	11/18/85	Haire Group, The
02/23/89	Furmanite	03/05/14	Hallberg Brothers Farms
05/13/98	Gareda Services, Inc.	07/14/87	Hallmark Cabinet Company
03/19/86	Gariup Construction Co., Inc.	12/03/01	Hammond Courthouse (Merger)
05/01/91	Gary Camera & Video	02/23/89	Hammond Fence Company, Inc.
		05/08/97	Hammond Post Office (Merger)

CORPORATE MEMBER GROUPS

02/28/97	Hamstra Group Inc.	08/15/91	Hospice of the Calumet Area
02/01/02	Hanna Post Office (Merger)	02/01/02	Housing & Urban Development (Merger)
12/03/01	Hanover Township Assessor (Merger)	03/08/01	HP Products
10/07/92	Hanover Township Trustee	01/09/87	Hub Plumbing Company, Inc.
05/15/08	Harbor GMC	10/12/89	Hubinger Landscaping Corporation
04/21/98	Harbor Light Hospice	11/25/92	Hurley Chicago Co., Inc.
10/25/88	Hardings, Inc.	06/06/06	Indiana Dabney University
10/14/10	Hawk Enterprises, Inc.	07/22/85	Indiana Legal Services, Inc.
06/19/95	Hayes Roofing, Inc.	06/04/87	Indiana Sugars, Inc.
06/08/98	Health Claim Services	01/01/84	Industrial Machine Corporation
12/03/01	Health Department of Lake County	11/02/01	Inland Detroit Diesel-Allison
04/22/93	Heartland Cardiovascular Center, LLC	05/03/88	IN-PACT
02/01/02	Hebron Post Office (Merger)	02/01/02	Inspector General (Merger)
05/21/97	Hendrickson Stamping	12/21/15	Integrated Universal Health Care, Inc.
05/25/97	Heritage Flowers	02/01/02	Internal Revenue Service (Merger)
02/01/02	Hessville Post Office (Merger)	04/29/02	International Steel Group (Merger)
05/08/97	Highland Post Office (Merger)	02/09/06	Ivy Tech Community College Northwest (Students)
03/19/92	Hi-Hard Corporation	06/24/94	John S. Brown III, MD
02/01/02	Hobart Post Office (Merger)	04/13/92	Johnson & Rappa LLC
12/03/01	Hobart Township Assessor (Merger)	03/28/91	Joseph Stalmack & Associates
12/03/01	Hobart Township Trustee (Merger)	08/17/00	Jupiter Aluminum
03/09/94	Holy Name Parishioners Church (Merger)	02/01/02	Justice Department (Merger)
02/01/13	Hoosier Construction Materials & Specialties	01/09/87	Kenwal Steel Company
01/17/17	Horizon Financial		

CORPORATE MEMBER GROUPS

03/05/97	Keough Mechanical Corporation Merger	12/03/01	Lake County Drainage Board (Merger)
02/01/02	Kingsbury Post Office (Merger)	12/03/01	Lake County Emergency Management (Merger)
02/01/02	Kingsford Heights Post Office (Merger)	12/03/01	Lake County Fairgrounds (Merger)
02/01/02	Kouts Post Office (Merger)	05/19/86	Lake County Farm Bureau Cooperative Association, Inc.
11/16/89	Krafft & Co., P.C.	12/03/01	Lake County Government Complex Purchasing Dept. (Merger)
02/01/02	LaCrosse Post Office (Merger)	12/03/01	Lake County Government Complex Mail Room (Merger)
11/25/86	Laidlaw	12/03/01	Lake County Highway Department (Merger)
12/03/01	Lake County Assessor's Office	12/03/01	Lake County Insurance Department (Merger)
12/03/01	Lake County Auditor's Office	12/03/01	Lake County Jail (Merger)
12/03/84	Lake County Bar Association	12/03/01	Lake County Jail Pre-Trial Release (Merger)
12/03/01	Lake County Board of Commissioners (Merger)	12/03/01	Lake County Jail Probation Department (Merger)
02/29/88	Lake County Bus Company, Inc.	12/03/01	Lake County Jail Work Release (Merger)
12/03/01	Lake County Clerk's Office	12/03/01	Lake County Juvenile Center (Merger)
12/03/01	Lake County Community Development (Merger)	12/03/01	Lake County Juvenile Court (Merger)
12/03/01	Lake County Co-op Extension (Merger)	12/03/01	Lake County Law Library (Merger)
12/03/01	Lake County Coroner (Merger)	12/03/01	Lake County Parks & Recreation (Merger)
12/03/01	Lake County Correction Department (Merger)	12/03/01	Lake County Planning Commission (Merger)
12/03/01	Lake County Council (Merger)	12/03/01	Lake County Property Tax Assessment Board of Appeals (Merger)
12/03/01	Lake County Court Administrator's Office (Merger)	11/28/01	Lake County Public Employees
12/03/01	Lake County Criminal Courts (Merger)	05/20/88	Lake County Public Library
12/03/01	Lake County Data Processing Center (Merger)		

CORPORATE MEMBER GROUPS

12/03/01	Lake County Public Works Department (Merger)	01/03/87	Lincolnshire Health Care Center
12/03/01	Lake County Sheriffs (Merger)	04/09/98	Liss Carstar Collision Center
12/03/01	Lake County Welfare Department (Merger)	04/26/00	Loomis Cycle Sales
01/02/91	Lake Cycle	02/28/12	Lowell Healthcare
09/04/90	Lake Mortgage Company, Inc. and Briggs Agency, Inc.	02/01/02	Lowell Post Office
02/01/02	Lake Village Post Office (Merger)	07/01/92	Lowell Public Library
01/25/85	Lakes of the Four Seasons POA and Country Club	12/17/92	Lowery Vision Center
05/10/06	Lakeshore Public Television	11/21/91	LTV Copperweld
03/04/08	Lamar Advertising Company	11/01/95	Majestic Star Casino
03/16/87	Lambert Dental Lab	04/16/97	Marchio Fence Company, Inc.
12/17/01	Lange Manufacturing	09/16/95	Maria's Hallmark
03/07/06	Langen Realty Inc.	02/01/02	Marines (Merger)
02/01/02	LaPorte Post Office (Merger)	10/01/82	Maruichi Leavitt Pipe & Tube LLC
11/21/91	Largura, Inc.	10/26/93	Maruszczak Appliance Sales and Service, Inc.
04/29/02	Laundry Land (Merger)	10/26/93	Marvel's Wholesale
01/09/91	Law Offices of Gerald M. Bishop & Associates	12/21/15	Maximum Home Health Care, Inc.
07/22/85	Lazzaro Companies, Inc.	12/21/15	Maximum Rehabilitation Services
01/23/89	LB Metals LLC	09/01/88	McColly Realtors, Inc.
01/04/96	Lear Corporation	10/17/85	McDonald's - (Modrak Operating Group)
02/07/00	Legends Photography	08/23/93	MCL, Inc.
02/01/02	Leroy Post Office (Merger)	06/04/85	McShane's, Inc.
04/11/08	Lexus of Merrillville	04/22/93	Meca Engineering Corporation of America
		06/12/86	Medical Business Office
		01/24/13	Meridian Title Corporation

CORPORATE MEMBER GROUPS

09/20/05	Merrillville Dental Center	10/06/98	Naylor Pipe Company
03/19/86	Merrillville First Church of the Nazarene	07/26/90	Neises Construction Corporation
09/18/95	Merrillville Florist, Inc.	03/21/84	NEO Industries (Indiana), Inc.
11/23/85	Methodist Hospital (Merger)	12/03/84	Nielsen Automotive Group
02/27/03	Metropolitan Oasis CDC	02/01/02	North Judson Post Office (Merger)
12/10/97	Michelle Brown State Farm Agency	12/03/01	North Township Assessor (Merger)
06/24/93	Micro Surface Corporation	12/03/01	North Township Trustee (Merger)
01/25/85	Midwest Pipe Coating, Inc.	11/02/99	Northeastern Eagle Vault
02/01/02	Mill Creek Post Office (Merger)	10/01/10	Northwest Indiana Water (Merger)
07/16/03	Millcraft SMS Services	04/29/02	Ogden Welding (Merger)
04/29/94	Mirich Medical Corporation	11/01/91	Olin Chemicals (Retirees) (Merger)
10/07/92	Monroe Truck Equipment	09/01/88	Olympia Fields Country Club
04/13/92	Motel 6	06/25/97	Operative Plasters' & Cement Masons' Union
02/18/93	MPI Label Systems of Illinois	02/25/13	Opportunity Enterprises, Inc.
05/08/97	Munster Post Office (Merger)	09/19/18	Orthopedic Specialists of NWI
06/04/85	Nason's Appliance Co., Inc.	02/27/01	Outlook Manor of Merrillville
04/22/93	Nation Wide Security, Inc.	12/20/84	Pacesetter Auto Parts, Inc.
02/01/02	National Parks (Merger)	04/09/90	Painters Local Union 460
10/01/82	National Processing Company Division of National Materials	08/23/93	Painters Local Union No. 8
09/11/91	National Railway Equipment Co.	07/13/92	Panel Processing
04/04/89	National Recovery Systems	12/17/92	Paul Huring Motors, Inc.
02/01/02	Navy Recruiting Office (Merger)	12/03/84	Paul Sur Buick GMC
02/01/02	Navy Reserves (Merger)	07/09/98	Peace United Church of Christ
		10/10/98	Pepe's Mexican Restaurant

CORPORATE MEMBER GROUPS

03/11/13	Performance Plus	01/22/03	Regional Recovery Service
04/22/96	Perry Maintenance & Compliance	06/24/93	Reichold Chemical, Inc.
11/17/01	Petland Joliet	03/19/92	Remin Laboratories, Inc.
06/04/98	Phoenix Fire Systems	03/01/97	Rent Formation Reality, Inc.
06/04/85	Pinder Industries	03/14/00	Resco Products
12/20/84	Pinnacle Insurance Group of Indiana	01/30/92	Residential Clinical Services, Inc.
12/17/92	Point Medical Corporation	10/29/98	Residential Management Company
02/18/93	Polley's Garage, Inc.	05/19/08	Ricci's Landscape Management, Inc.
12/03/01	Polycon Industries, Inc.	03/24/97	Rich Construction Co., Inc.
02/04/91	Popa Heating & Cooling, Inc.	07/13/92	Richardson Suzuki
12/20/84	Popovich Dental Corporation	04/11/97	Ridgelawn & Mt. Mercy Cemetery
02/01/02	Portage Post Office (Merger)	04/29/94	River Oaks Toyota
10/01/83	Porter County Aging & Community Services, Inc.	09/01/83	River Point Country Club
11/20/87	Pozzo Mack Sales & Service, Inc.	10/01/82	Riverdale Plating and Heat Treating (Merger)
04/18/08	Premier Staffing	12/27/84	Robert Landowski & Associates
10/28/13	Prestige Custom Stone Products, Inc.	04/29/94	Robinson Steel Company
09/16/85	Progress Rail Services	10/26/93	Rogge Insurance
12/20/84	Pruzin Brothers Funeral Service	02/01/02	Rolling Prairie Post Office (Merger)
01/30/92	PVS Technologies	07/26/90	Roman Decorating Products
08/15/01	Pyramid Metallizing, Inc.	10/26/93	Romar Cabinet and Top Co., Inc.
01/07/09	Q-Balls Transporter, Inc.	12/04/99	Ron's Auto & Tire Service, Inc.
02/18/93	R&S Distributing, Inc.	11/25/05	Ronson Equipment Company
02/23/89	Regional Data Services, Inc.	02/01/02	Roselawn Post Office (Merger)
		05/25/97	Rosemary's Heritage Flowers

CORPORATE MEMBER GROUPS

12/03/01	Ross Township Assessor (Merger)	02/01/02	Social Security Administration (Merger)
12/03/01	Ross Township Trustee (Merger)	02/01/02	Soil Conservation (Merger)
02/13/13	Royal Brush Manufacturing, Inc.	02/18/93	South Holland Metal Finishing Co., Inc.
12/13/11	Safety-Kleen Systems, Inc.	07/14/87	South Shore Terrace Health & Rehab Center
05/20/03	Sage Popovich Inc.	11/01/92	South Suburban College (Merger)
02/01/02	San Pierre Post Office (Merger)	06/01/88	Southlake Auto Mall
08/18/97	Sawyer College	06/04/85	Southlake YMCA
06/25/02	Schepel Auto Group	06/13/91	Spangler, Jennings & Dougherty, P.C.
11/02/99	Schererville Appliance Center, Inc.	04/10/00	Spirit of God Accelerated Education
05/08/97	Schererville Post Office (Merger)	08/13/08	Stan's Painting & Decorating, Inc.
02/01/02	Schneider Post Office (Merger)	06/25/88	St. John Animal Clinic
06/19/97	School City of East Chicago (Merger)	05/08/97	St. John Post Office (Merger)
03/09/94	Schoop's Hamburgers	12/03/01	St. John Township Assessor (Merger)
05/02/97	Sedona Group, The	12/03/01	St. John Township Trustee (Merger)
03/17/93	Shaffer Hyundai Mitsubishi, Inc.	04/09/87	St. Sava Orthodox Church
03/26/13	Shaw Polymers, LLC	12/03/01	State Board of Accountants (Merger)
02/01/02	Shelby Post Office (Merger)	06/04/85	Steel City Home Improvement Company
10/19/01	Shelvine Builders	09/20/01	Steel Family Health Care Center
08/18/92	Sices Material Products, Inc.	10/07/92	Steiber, Rueth, & Co., P.C.
03/30/07	Signified Signs	02/01/02	Sumava Post Office (Merger)
02/01/02	Small Business Administration (Merger)	08/11/03	Sunrise Southwest, Inc.
04/22/09	Smith Ford of Lowell	06/12/86	Superior Engineering Corporation
06/20/90	Smith's Medical (Bivona, Portex)	11/03/86	Swartz, Retson & Co.
04/04/08	Smith Motors of Lowell, Inc.	09/04/90	Szymanski Construction, Inc.

CORPORATE MEMBER GROUPS

11/19/90	T&M Equipment Company, Inc.	04/29/94	Trillium Properties
02/26/97	Team Imports	11/13/98	U.S. Reduction Company (Merger)
03/25/08	Team Toyota	10/01/82	U.S. Steel Southworks (Merger)
11/07/94	Teamster Union Local No. 142	01/12/12	UGN, Auto
02/01/02	Tefft Post Office (Merger)	05/23/01	Ultimate Design Salon
02/01/02	Thayer Post Office (Merger)	03/19/92	Underground, Inc.
01/12/01	The Arc Northwest IN	10/26/93	Unibulk
08/07/98	The Times	02/01/02	Union Mills Post Office (Merger)
04/22/93	Three Rivers Association of Realtor's	03/15/12	United Emergency Medical Services
05/06/10	Tom & Ed's Autobody, Inc.	03/20/95	Uno's Chicago Bar & Grill (Ravine Enterprises)
03/19/01	Town & City Motors, Inc.	06/23/99	Urban Ministries, Inc.
03/26/91	Town & Country Christian Church	02/18/93	Urbasek Insurance Agency
03/26/91	Town & Country Industries, Inc.	02/01/02	US Bankruptcy Courts (Merger)
07/01/92	Town of Cedar Lake	02/01/02	US District Courts (Merger)
11/27/89	Town of Dyer, The	06/24/93	USS Family Medical Center
07/19/07	Town of Lowell	02/01/02	Valparaiso Post Office (Merger)
09/07/89	Town of Merrillville	09/04/90	Van Guard Vault, Co., Inc. & Ridgelawn and Mt. Mercy Cemetery
08/22/89	Towne Centre	04/24/95	Vector Engineering & Manufacturing Corporation
12/27/84	Toyota of Merrillville	03/24/15	Ventura Foods, LLC
07/29/97	Tradebe Treatment & Recycling	02/01/02	Veteran's Administration (Merger)
07/25/97	Trailer Transit, Inc.	02/01/02	Veteran's Services (Merger)
09/19/94	Transite Heating & Air Conditioning	03/07/06	Via Marketing Inc.
04/29/94	TravelCenters of America		
12/21/88	Trifab and Construction		

CORPORATE MEMBER GROUPS

01/10/13	Vibra Hospital of NW Indiana
04/01/85	Walgreen Co.
02/01/02	Wanatah Post Office (Merger)
11/19/90	Wayne's Frame & Body
04/29/09	Web Hyundai of Highland
04/29/94	Weigh Right Automatic Scale Co.
12/03/01	Weights & Measurements Dept. of Lake County (Merger)
11/19/90	Wesley L. Carroll, D.D.S.
02/26/04	West Harvey-Dixmoor Public Schools #147
12/03/01	Westcreek Township Assessor (Merger)
12/03/01	Westcreek Township Trustee (Merger)
05/19/86	Westmont Steel, Inc.
02/01/02	Westville Post Office (Merger)
02/01/02	Wheatfield Post Office (Merger)
02/01/02	Wheeler Post Office (Merger)
04/24/95	White & Havens Insurance Services
05/08/97	Whiting Post Office (Merger)
12/03/01	Winfield Township Assessor (Merger)
12/03/01	Winfield Township Trustee (Merger)
10/09/97	WiseWay Super Foods Center
03/21/97	Wittenberg Lutheran Village
02/18/93	Wunderlich Doors
01/29/85	Youche Country Club
10/24/03	YWCA of Gary

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