

Branch and ATM Locations

Visit www.techcu.org for branch hours.

Calumet City, IL 60409

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

Cedar Lake, IN 46303

9707 W. 133rd Ave.
(219) 232-1333
Drive-up & 24-Hour ATM

Crown Point, IN 46307

10951 Broadway
(219) 662-3880
Drive-Up & 24-Hour ATM

East Chicago, IN 46312

2310 E. Columbus Dr.
(219) 398-1613
Drive-Up & 24-Hour ATM

Gary, IN 46408

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

Gary, IN 46402

Methodist Hospital
24-Hour ATM

Hebron, IN 46341

24-Hour ATM
700 N. Main

Corporate Offices

10110 Randolph Street, Crown Point, IN 46307
(800) 276-8324

Senior Management

Gene Novello	President and CEO
John F. Wilkening	Executive Vice President, Chief Banking Officer
Eric J. Rauch	Senior Vice President, Chief Financial Officer
Brittany Conley	Vice President of Member Services
Roseann Dennis	Vice President, Chief Human Resource Officer
Zach Hohulin	Vice President, Chief Information Officer
Cris Rizzo Kratkoczki	Vice President of Finance
Mary E. Land	Vice President of Treasury Management
Don McCormick	Vice President, Commercial Lending, Chief Lending Officer
Janna M. Novak	Vice President of Risk Management
Nicolaus Patterson	Vice President, Internal Auditor
Jill Sandilla	Vice President of Lending
Jessica Schneider	Vice President, Director of Business Development
Rich Shields	Vice President of Marketing
Zach Thompson	Vice President of Community Development
Scott L. Winger	Vice President of Facilities & Security Management
Bob Wright	Vice President of Retail Delivery
Kim Carpenter	Manager, CU Mortgage Service

CO-OP Shared Branch

Conduct transactions on your credit union accounts nationwide at any CO-OP Shared Branch location. Visit www.co-opsharedbranch.org or call **888-SITE-CO-OP** to find a location.



CU Mortgage Service



870 Eastport Centre Drive Suite 200 Valparaiso, IN 46383 (800) 285-0670 www.cumortgageservice.com



www.techcu.org



Federally Insured
by NCUA



Follow Us On Social Media!

We invite you to follow Tech Credit Union on **Facebook** and **LinkedIn**. By following us, you will be one of the first to hear the latest credit union news, financial wellness tips, community involvement efforts, as well as learn about featured credit union services.



No-Fee ATMs

Access your account at nearly 36,000 no-fee ATMs coast-to-coast! To find an ATM near you, use the “locations” link in the Tech CU mobile app, the “Branches & ATM” finder at www.techcu.org, or one of the following network ATM locators:

- <https://co-opcreditunions.org/locator>
- Download the CO-OP “ATM Locator” app from iTunes or Google Play app stores
- Text a zip code to 91989
- Call (888) 748-3266
- <http://www.allianceone.coop/a1atm/find>
- Download the Alliance One “ATM Locator” app from iTunes or Google Play app stores



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The **Better Option** for Personal & Business Banking

www.techcu.org

January 2025

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89th Annual Business Meeting

Tech Credit Union’s Annual Business Meeting will be held at **11:00 am on Thursday, May 1, 2025**. The meeting venue will be announced in our April 2025 member newsletter.

There will be no nominations from the floor for Board of Director seats. If you would like to be considered as a nominee by petition, contact Walter Garbarczyk, Secretary of the Board of Directors, in writing at 10110 Randolph Street, Crown Point, IN 46307. The deadline for filing the required forms is March 28, 2025.

Supervisory Committee Audit

The Supervisory Committee of Tech Credit Union is conducting an audit of member accounts. Please contact the committee in writing if you have questions regarding your account statement:

Supervisory Committee
PO Box 10876
Merrillville, IN 46411

Christmas Club – It’s not too early to start saving.

Nothing takes the hurry and flurry out of the holidays like being prepared. As we enter the New Year, now’s the perfect time to open a Christmas Club account. To make saving easy, you can deposit any amount in your account whenever you like. You can also use Online Banking or Mobile Banking to set up recurring transfers from your savings or checking account. By regularly saving all year in a Christmas Club account you’ll be able to choose gifts with greater freedom knowing your budget is in control. Visit your nearest Tech CU Branch to open your Christmas Club Account today. For more information visit www.techcu.org or call our Contact Center at **(800) 276-8324**.



Auto Loan Special!

Our Auto Loan Special can save you money with a great rate and convenient loan terms. Enjoy a budget-friendly monthly payment with 90 days until your first one is due. New, used, or refinance... these special loan rates are available on cars, trucks, and Harley-Davidson motorcycles!

Let us show you why we are the BETTER OPTION for your auto loan.

Visit www.techcu.org, contact any branch, or call us at **(800) 276-8324** for details or to apply.

Thank You!

We sincerely appreciate the generosity of everyone who donated to Werner Christmas Wonderland’s Toy Drive through drop boxes at Tech CU branches. This year’s drive benefitted the Boys & Girls Clubs of Greater Northwest Indiana. *Thanks again and best wishes for a happy & healthy New Year!*



Fee Schedule Change Notification

As outlined on our December Statements the following fees have been updated:

The fees listed below have been reduced or eliminated, effective 11/5/2024:

NSF Item –	
Returned/Honored.....	From \$34.00 to \$29.00
Overdraft Item	From \$34.00 to \$29.00
Overdraft Transfer	From \$6.00 to \$3.00
Inactivity Fee	From \$10.00 to \$5.00
Stop Payment Fee.....	From \$30.00 to \$15.00
Statement Copy	Fee Eliminated
Returned Statement	Fee Eliminated
Print Account History	Fee Eliminated
Funds Transfer by Phone.....	Fee Eliminated
Check Cashing Fee (Members).....	Fee Eliminated

The fees listed below have been added, effective 1/13/2025:

Loan Document Fee	\$99.00
Escheatment Fee	\$50.00
Satisfaction of Mortgage Fee:	
Indiana.....	\$50.00
Illinois (except Cook Co.).....	\$100.00
Cook County Illinois	\$150.00



Switching your direct deposits is easy!

We’ve partnered with **ClickSWITCH** to simplify moving your recurring direct deposits to your Tech Credit Union accounts. ClickSWITCH simplifies the process by digitally switching your direct deposits in just a few minutes. Simply input your direct deposit information and ClickSWITCH does the rest.

- **Securely switch recurring direct deposits in just a few clicks.**
- **Easy, fully automated process.**
- **There is no fee to use ClickSWITCH.**



Contact any branch, call us at **(800) 276-8324**, or visit the credit union website at **www.techcu.org** to learn more.



Business Loans

We can help your business fund the purchase of property, finance a vehicle, purchase equipment, or simply meet cash flow needs. Competitive rates, flexible terms, and quick loan decisions...you can get it all with a business loan from Tech CU.

- **Commercial Real Estate**
- **Equipment Loans**
- **Lines of Credit**
- **Business Credit Card**

Call our Commercial Services department at **(800) 276-8324 extension 262** for business lending and banking services.

Protect Yourself from Fraud & Identity Theft

It’s in the news every day, criminals are working overtime to gain illegal access to money and data. Here are several tips to help you protect your finances and personal information.

- Tech CU will never contact you by email, text, or unsolicited phone call to ask for your personal information.
- Do not open emails from senders you do not know or click on links within the message.
- Use caution with pop-up windows. If prompted, do not enter personal information, or call an unverified phone number.
- Do not share your account or debit/credit card numbers, passwords, PINs, or one-time passcodes.
- Use account alerts to stay on top of your account activity.
- Review your monthly account statements for anything out of the ordinary.

Please contact us immediately at **(800) 276-8324** if you know, or even think, you’ve been a victim of fraud. For additional tips and resources on protecting yourself from fraud and identity theft, visit the “Resources” section of the website at **www.techcu.org**.

The Right Mortgage for You

First home. Dream home. Forever home. **CU Mortgage Service** has the mortgage loan that is right for you! Their experienced loan officers will help you make the loan process as quick and easy as possible.

- **First-Time Home Buyer**
- **First Responders & Educators**
- **New Construction Extended Rate Lock**
- **Conventional Loans**
- **FHA & VA Loans**
- **USDA Loans**



Contact CU Mortgage Service today for current rates and a free loan prequalification.

(800) 285-0670
info@cumortgageservice.com
www.cumortgageservice.com

870 Eastport Centre Drive
Suite 200
Valparaiso, IN 46383

CU Mortgage Service is a Tech Credit Union company and Equal Housing Lender.
NMLS 40170)

HSA CHECKING

Save for a healthy tomorrow.



Health Savings Account (HSA) Checking is a tax-advantaged account that allows you to make tax-deductible contributions and tax-free withdrawals for qualified medical expenses. HSA Checking requires a high-deductible medical insurance plan.

- **Currently earning 2.27% APY***
- **No annual maintenance fee**
- **No set-up fee**
- **Easy access to funds**

To learn more, contact any branch, call our Tech Center at **(800) 276-8324**, or visit **www.techcu.org**.

* Contributions, withdrawals, and the payment of health care expenses are the sole responsibility of the account holder. The account holder is responsible for determining eligibility to open HSA Checking and for using the account according to the Internal Revenue Service requirements. Earnings are exempt from federal taxes. Contact your state department of revenue to determine if it also provides tax benefits. Tech Credit Union is prohibited from paying dividends in excess of earnings. The Board of Directors declare dividend rates at their regular monthly meeting. Rates may change without notice.



Student Loans

Get the money you need to help make higher education happen. We are partnered with Sallie Mae to offer Student Loans for those attending a degree-granting institution. Loans are available for undergraduate, graduate, MBA, medical, dental, and law school students. These flexible loans are designed to meet your needs with:

- **Competitive variable and fixed interest rates.**
- **No origination fee or prepayment penalty.**
- **Multiple repayment options.**

Visit the “Student Loans” page of the Tech CU website at **www.techcu.org** to learn more.

These loans are made by Sallie Mae Bank or lender partner. Tech Credit Union is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.

Contact Information Up to Date?

A friendly reminder to update your contact information with us whenever you move, change your name, or simply get a new phone number or email address. Ensuring your information is current allows us to support you in the best way possible. You can easily update your contact information using the Address Change form inside Online & Mobile Banking or by visiting any Tech CU branch.

2025 Holiday Closings

- New Years Day
Wednesday, January 1st
- Martin Luther King Jr. Day
Monday, January 20th
- Presidents Day
Monday, February 17th
- Memorial Day
Monday, May 26th
- Independence Day
Friday, July 4th
- Labor Day
Monday, September 1st
- Columbus Day
Monday, October 13th
- Veterans Day
Tuesday, November 11th
- Thanksgiving
Thursday, November 27th
- Christmas Eve
Wednesday, December 24th
- Christmas
Thursday, December 25th
- New Years Eve
Wednesday, December 31st
Branches close at 2:00 PM