

## Branch and ATM locations and hours

Unless otherwise noted, Tech CU branch hours are:

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

### Administrative Offices

Accounting, Commercial Services, IT, Human Resources, Loans, & Marketing Departments  
10951 Broadway, Crown Point, IN 46307  
(800) 276-8324

[www.techcu.org](http://www.techcu.org)

### Management


Michael Hussey	President and CEO
Richard 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
Michael Nagy	Manager, CU Mortgage Service
Rich Simaga	Director of Commercial Services

## CO-OP Shared Branch

Conduct transactions on your credit union accounts nationwide at any CO-OP Shared Branch location. Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) or call 888-SITE-CO-OP to find a location.

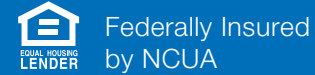


## CU Mortgage Service

  
10951 Broadway  
Suite 100  
Crown Point, IN 46307  
(800) 285-0670  
[www.cumortgageservice.com](http://www.cumortgageservice.com)



[www.techcu.org](http://www.techcu.org)



Federally Insured  
by NCUA



# Newsletter

[www.techcu.org](http://www.techcu.org)

January 2018

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## Debt Consolidation Loans

Start the New Year off with a loan that puts you in control of paying off your debts sooner. We make it easy to combine higher interest rate credit card balances and other loans into a low interest rate Debt Consolidation loan. You'll save money on interest charges and enjoy a single monthly loan payment that's more affordable.

- Rates as low as **10.24% APR\***
- Borrow from **\$5,000 to \$25,000**
- Repayment term of up to **60-months**
- **No application fee**

To learn more or apply, contact any branch, visit [www.techcu.org](http://www.techcu.org), or call our lending specialists at **(800) 276-8324 extension 233**.

\*Annual Percentage Rate (APR) you receive is based on your personal credit profile. Rates range from 10.24% APR to 16.99% APR. Rates may change without notice. Loan requires auto-pay from a Tech CU savings or checking account. Other loan conditions may apply.

## Deposit Services

Reach your savings goals with high-yielding accounts from your credit union. For current rates, visit [www.techcu.org](http://www.techcu.org) or contact any Tech CU branch.

- **Money Market Savings**
- **Premier Money Market**
- **Checking** – Courtesy Pay available to members who qualify
- **Certificates of Deposit (CD)** – 91-day, 26-week, and 12, 18, 36, 48 & 50-month terms available
- **Premium Certificates of Deposit** – Paying up to .125% more than regular CDs to qualifying members
- **Individual Retirement Accounts**
- **Health Savings Accounts**
- **Special & Preference Savings**
- **Christmas Club**

## Loan Services

Borrow the money you need at great rates and convenient terms. Apply at any Tech CU branch, online at [www.techcu.org](http://www.techcu.org) or by calling **(800) 276-8324 extension 233**.

- **New & Used Vehicles**
- **Recreational Vehicles**
- **Home Equity Loans**
- **Debt Consolidation Loans**
- **Mortgages**
- **Student Loans**
- **VISA® Cards**
- **Personal Loans**
- **Lines of Credit**

## Business Services

We offer services specifically designed for small to moderate-sized businesses, entrepreneurial ventures and self-employed. For information, contact any Tech CU branch, visit [www.techcu.org](http://www.techcu.org) or call our Commercial Services Department at **(800) 276-8324 extension 151**.

- **Lending** – Commercial Real Estate; Term Loans; Lines of Credit; Credit Cards
- **Banking Services** – Deposit Accounts; Checking; Debit & Credit Cards; Online Banking; Remote Check Deposit; Merchant Bankcards

## 82nd Annual Business Meeting

Tech Credit Union's Annual Business Meeting will be held at 11:00 am on **May 3, 2018** at Innsbrook Country Club, 6701 Taft Street, Merrillville, IN 46410.

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 Lisa Beck, Secretary of the Board of Directors, in writing at 10951 Broadway, Crown Point, IN 46307. The deadline for filing required forms is March 23, 2018.

## Skip-A-Pay

### Relax your monthly budget

Gain flexibility and add extra money to your monthly budget by deferring your loan payment. Our Skip-A-Pay option lets you skip up to two loan payments within a 12-month period to free-up cash to spend however you like. For just a \$25 processing fee, you can relax and be payment free during the month of your choice.

Contact any branch or call our lending specialists at **(800) 276-8324 extension 233** for Skip-A-Pay program details or to obtain a request form. The form is also available from the “Electronic Brochures” page within the “Self Service” section of the credit union web site at **www.techcu.org**.

A \$25.00 processing fee is charged per Skip-A-Pay request, per loan. Request form and applicable fee(s) must be received 10 business days before your loan payment is due. Consecutive monthly payments cannot be skipped. Other terms and conditions apply. Loans secured by real estate, single-payment loans, lines of credit, commercial loans and credit cards are not eligible.

## Mobile Check Deposit

Deposit paper checks with our mobile app and your iPhone, iPad or Android smartphone or tablet. Simply log into the app and tap “Deposit Checks” to snap a photo of the front and back of your signed check. Checks deposited via Mobile Check Deposit may be credited to your account the same business day (weekdays). It's fast, secure and free!\*

Learn more about Tech CU Mobile Banking apps and Mobile Check Deposit at **www.techcu.org**. Have questions? Call our Web Services staff at **(800) 276-8324 extension 111**.

\*Data rates may apply from your wireless carrier. Deposits are subject to verification and are not available for immediate withdrawal. Deposits may be credited same business day if received before the processing cut-off time defined in the service user agreement.

## Mobile Banking

Enjoy secure access to your accounts on-the-go with our **mobile apps, mobile web banking, or text message banking**. Mobile Banking<sup>1</sup> apps are available for your iPhone, iPad, Kindle Fire, or Android phone or tablet.

- Check your account balances
- Review transaction history
- Transfer funds between accounts
- Locate branches & ATMs
- Send payments via Bill Pay<sup>2</sup>
- Deposit paper checks<sup>3</sup>



Visit **www.techcu.org** and click on “Convenience” at the top of the page to learn more. Call our Web Services staff at **(800) 276-8324 extension 111** if you need assistance getting started.

<sup>1</sup>Message and data rates may apply from your wireless carrier.

<sup>2</sup>Requires a checking account and enrollment in Bill Pay.

<sup>3</sup>Deposits subject to verification and not available for immediate withdrawal.

## FinanceWorks Upgrade Coming Soon

On February 13<sup>th</sup>, the FinanceWorks feature of Online Banking will be upgraded to a new service called **Money Management**. The new service is an award-winning digital money management platform that will allow users to see all their accounts (including those with other financial institutions), track their budget, and create savings and debt reduction plans.

- Improved auto-categorization of transactions
- Set financial goals for debt payoffs, savings and retirement
- View trends
- Debt pay-off forecasting
- Net worth
- Text alerts

Current FinanceWorks users will have 18-months of transaction data converted to Money Management. For security, if outside (non-Tech CU) account information is currently being aggregated to FinanceWorks, you will need to update the login credentials for those accounts in Money Management.

Watch the Tech CU website for additional information on this service enhancement.

## We Make Mortgages

With so many choices, selecting the mortgage that's right for you can be confusing. Fortunately, our loan officers have the experience to find the best mortgage to fit your needs. Let **CU Mortgage Service** help you buy your first home, make your next move, or simply refinance your current mortgage.



- VA Loans with 0% down payment
- FHA loans with 3.5% down payment
- Conventional purchase loan with 5% all-gift down payment
- 95% LTV rate & term refinances
- Cash-out refinances



Call CU Mortgage Service today at **(800) 285-0670** or visit their office located within the Crown Point branch. Se Habla Español.

**www.cumortgageservice.com**

CU Mortgage Service is a Tech Credit Union company and Equal Housing Lender. Located at 10951 Broadway, Crown Point, IN 46307. NMLS #401705

## Surcharge-Free ATMs

Tech CU has joined the **CO-OP ATM** and **Alliance One ATM** networks to give you access to nearly **36,000 surcharge-free ATMs** coast-to-coast. This means you will not pay any fees when conducting transactions at ATMs on these networks!

To find an ATM nearest you, use the “Locations” link in the Tech CU Mobile Banking app or “Branches & ATMs” finder at **www.techcu.org**. Or, use one of the following ATM locators:



Nearly 30,000 ATMs and 5,000+ shared branches means you have more direct, surcharge-free access to your money than most traditional bank customers do. To find an ATM nearest you...

- <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



Nearly 6,000 ATMs give you surcharge-free access to your money across the U.S., including the District of Columbia and Puerto Rico. To find an ATM nearest you...

- <http://www.allianceone.coop/a1atm/find>
- Download the Alliance One “ATM Locator” app from iTunes or Google Play app stores

## Holiday Closings

New Year's Day.....	January 1
Martin Luther King Jr. Day....	January 15
Presidents' Day.....	February 19
Memorial Day.....	May 28
Independence Day .....	July 4

## Business Loans

Your credit union offers a variety of business loans with competitive rates and flexible terms to help fund the purchase or refinance of property, expand your business, purchase equipment, finance a vehicle, or simply meet cash flow needs. We make quick, local decisions on the following loan types:

- Commercial Real Estate
- Lines of Credit
- Term Loans
- Business Credit Card

Please call our Commercial Services department at **(800) 276-8324 extension 151** for information on business lending or banking services.