

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
Michael Casey	Executive Vice President
John F. Wilkening	Senior Vice President, Chief Banking Officer
Tracy Anderson	Vice President of Member Experience
Roseann Dennis	Vice President of Human Resources
Zach Hohulin	Vice President, Chief Information Officer
Cris Rizzo Kratkoczki	Vice President of Finance
Mary E. Land	Vice President of Treasury Cash Management
Don McCormick	Vice President of Commercial Services
Janna M. Novak	Vice President of Risk Management
Jill Sandilla	Vice President of Lending
Larry Schaffer	Vice President of Marketing
Lora Sturtridge	Vice President of Information Technology
Scott L. Winger	Vice President of Facilities & Security Management
Kim Carpenter	Manager, CU Mortgage Service
Nicolaus Patterson	Internal Auditor

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



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

www.techcu.org

April 2024

Document Shred Day

Tech CU is hosting a FREE document shred day! SecureShred, a division of Opportunity Enterprises, is dedicated to confidential document destruction and will be on-site at our Corporate Office with their state-of-the-art mobile shredding truck. You may bring up to four bags of documents to be shredded.

Saturday, May 11th
from 9:00 am to 1:00 pm

TECH CREDIT UNION CORPORATE OFFICE

10110 Randolph Street, Crown Point, IN 46307

Donations benefiting American Cancer Society will be accepted during the shred day event. Funds raised will be presented by our team members during the Lake County Indiana *Relay for Life* event on June 29 at the Lake County Fairgrounds in Crown Point, Indiana.



88th Annual Business Meeting

Tech Credit Union’s Annual Business Meeting will be held at **11:00 am (CT) on Thursday, May 2, 2024** at our Corporate Center located at 10110 Randolph Street, Crown Point, IN 46307.

You are invited to attend in-person or online via a Zoom video conference. Members must pre-register to attend the meeting online. Please visit the “**What’s New**” page at www.techcu.org for the meeting registration link. Upon confirmation, you will receive login instructions via email.

There will be no nominations from the floor for Board of Director seats. The Nominating Committee had not received any nominations by petition as of the March 22, 2024 deadline.

Tech Credit Union’s *2023 Annual Report* can be downloaded from the “Electronic Brochures” page at www.techcu.org.

NEW Card Controls

Greater convenience and security are coming to Tech CU debit cards. Cardholders will soon be able to use the **Card Controls** feature in Online and Mobile Banking to easily manage and monitor their debit cards.

By adding Card Controls to your account, you will be able to change your card status (on/off), set travel notices, create custom transaction rules, and request transaction alerts (email, SMS, push). **Watch the Tech CU website for Card Controls availability.**





Student Loans

Get the money you need to help make higher education happen!

We have 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.



Business Loans

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

- **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.

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**
- **New Construction Extended Rate Lock**
- **First Responders & Educators**
- **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 401705.

Special Low Introductory Rate!

No Closing Costs
No Application Fee
No Appraisal or Title Fee

Contact any branch or call us at **1-800-276-8324** for details.

Put your home's equity to work!

Easy access to cash whenever you need it.

NEW Checking Accounts!

Contact any branch, visit www.techcu.org, or call us at **(800) 276-8324** for details on these new accounts.

Tech Checking Plus

This checking account offers all the same great features and benefits as Tech Checking, PLUS you'll earn one of our highest annual percentage yields (APY). It's the perfect account for those who maintain a higher account balance and need easy access to their funds.

Student Checking

Our new Student Checking account is designed for students ages twelve to twenty-two. At home or away at school, this account gives them everything they need to manage their money anywhere, anytime.

Protect Yourself from Fraud & Identity Theft

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

Auto Loan Special Rates as low as 6.99% APR*

Our Auto Loan Special can save you money with a great rate, convenient loan term, and no application fee. 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!

- **2018 – 2024 model years**
- **Loan term up to 75 months**
- **Up to 90 days until first payment**
- **New, used, or refinance from another lender**

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.

*6.99% APR with auto debit of monthly payment; rate is 7.24% APR without auto debit. Maximum term 75-months on 2020-2024 model years; 66-months on 2018-2019. Maximum loan amount is \$75,000. Refinance of Tech CU loans do not qualify for special. The 90 days until the first payment option will increase loan term by two months. Standard vehicle loan terms, conditions, and guidelines apply. The rate you receive is based on your personal credit profile. Offer is subject to change or end without notice. Tech Credit Union is an equal opportunity lender.



NEW Tech CU Website

Big changes are coming to www.techcu.org as we prepare to launch our new website in April!

We've worked hard to create a site with the content and features that support your financial journey. At first glance, you'll notice that the login for Online Banking, Visa Credit Cards, and Mortgages are right where you expect them.

Look a little closer, you can now **personalize your website visit** by choosing “Personal” or “Business” from the top of the homepage. To help you navigate the site easily, the Menu is always available in the upper right corner of every page.

We hope you enjoy this new experience. Watch the Tech CU website for new site launch announcements.



Holiday Closings

- **Memorial Day
Monday, May 27**
- **Independence Day
Thursday, July 4**