

CHECKING ACCOUNTS



TECH CU BRANCHES & ATMS

Visit our location locator at www.techcu.org
or in the Tech CU Mobile Banking App
for branch information and hours.

CONTACT CENTER

(800) 276-8324

COMMERCIAL SERVICES DEPARTMENT

10951 Broadway, Crown Point, IN 46307
(800) 276-8324 x 262

CU MORTGAGE SERVICE

A Tech Credit Union company. NMLS 401705.
870 Eastport Centre Dr., Suite 200
Valparaiso, IN 46383
(800) 285-0670
www.cumortgageservice.com

TECH CU CORPORATE OFFICES

10110 Randolph Street, Crown Point, IN 46307
Accounting, Human Resources, Information
Technology, Loans & Marketing Departments



Federally Insured By NCUA



TECH CHECKING

Everything you need to simplify your day-to-day banking.

- No monthly service charge.
- No minimum balance.
- Unlimited check writing.
- Free Debit Card.
- Free Online & Mobile Banking.
- Free Mobile Check Deposit.
- Free Online Bill Pay.
- Free Online Check Images.
- Free e-Statements.
- Free box of Tech CU security checks.
- Overdraft protection available.
- Over 36,000 fee-free ATMs nationwide.

TECH CHECKING PLUS

Offers the same features and benefits as Tech Checking, PLUS the earning power of a high interest rate. You'll earn one of our highest annual percentage yields (APY), while maintaining flexibility of your funds.

STUDENT CHECKING

This checking account gives students everything they need to manage their money.

- No monthly service charge.
- Debit Card.
- Online & Mobile Banking.
- e-Statements.
- Over 36,000 fee-free ATMs nationwide.
- And more.

HSA CHECKING

Health Savings Accounts (HSA) are tax-sheltered accounts that allow you to make tax-deductible contributions and tax-free withdrawals for qualified medical expenses. Requires a qualifying high-deductible medical insurance plan.

SECURED CHECKING

If problems with NSF (Non-Sufficient Funds) fees have caused you to be listed with ChexSystems, you know that getting a new checking account can be extremely difficult. This account is designed to provide basic checking services to those who want to make an honest effort to take control of their finances.

FEES AND REQUIREMENTS

- Those with a record of fraud at ChexSystems are not eligible.
- Minimum daily balance requirement of \$200 (\$100 is held in savings).
- \$5.00 monthly account service fee; \$10.00 per month whenever the required daily balance is not maintained.
- Account e-Statement is required.
- Account will be closed for uncollected account fees.
- Other fees or requirements may apply.
- See Fee Schedule for all applicable account fees.

FEATURES AND BENEFITS

- No per-check fee.
- Free box of Tech CU security checks.
- Debit Card available.
- Free Online & Mobile Banking.
- Free Online Check Images.
- Free e-Statements.
- Optional overdraft transfer from savings.
- Assistance with starting Direct Deposit.
- Upgrade to regular Tech Checking after 6-months of properly maintaining this account.

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.