

BUSINESS SERVICES

Designed for small to moderate-sized businesses, entrepreneurial ventures and the self-employed.

BANKING SERVICES

Checking
Money Market Accounts
Visa Debit Card
Online Banking
Online Check Deposit
Merchant Bankcards
Business Tax Payments

LENDING SERVICES

Commercial Real Estate
Term Loans
Lines of Credit
Business Visa Cards

For more information, contact the Manager of the Tech CU branch nearest you or call our Commercial Services Department at 1-800-276-8324 extension 151.

CO-OP SHARED BRANCH

The CO-OP Shared Branch network allows you to perform transactions on your Tech CU accounts through a network made up of CO-OP Shared Branch locations and branches of credit unions that participate in the network. So whether you're across town, across the state, or across country, your credit union is always nearby. Visit www.co-opsharedbranch.org or call 888-SITE-CO-OP to find a location.



FEE-FREE ATMS

Over 36,000 fee-free ATMs are available nationwide through the CO-OP ATM and Alliance One networks. You'll pay no fees when using these ATMs. Visit www.techcu.org or use our Mobile Banking app to find an ATM near you.

YOUR INSURED FUNDS

Regular share accounts are insured to a limit of \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government. Individual Retirement Accounts (IRAs) are insured for an additional \$250,000.



BRANCHES & ATM LOCATIONS

Unless otherwise noted:

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

Cedar Lake, IN 46303

Opening Early 2019
9707 W. 133rd Ave.
Drive-Up & 24-Hour ATM

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

Gary, IN 46402

ATM-Methodist Hospital
600 Grant St.
Hebron, IN 46341
700 N. Main
(Near Patz's Market)
24-Hour ATM Only

Lowell, IN 46356

1800 E. Commercial Ave.
(219) 690-1370
Drive-Up & 24-Hour ATM
Branch closed Thursday

Merrillville, IN 46410

7901 Grant St.
(219) 791-0629
Drive-Up & 24-Hour ATM
Branch closed Thursday

Merrillville, IN 46410

ATM-Methodist Hospital
8701 Broadway

Valparaiso, IN 46383

370 Morthland Dr.
(U.S. 30)
(219) 477-6805
Drive-Up & 24 Hour ATM
Branch closed Wednesday

ADMINISTRATIVE OFFICES

Accounting, Commercial Services, Human Resources,
Information Technology, Loan & Marketing Departments

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

WWW.TECHCU.ORG

MEMBER SERVICES



DEPOSIT ACCOUNTS

MONEY MARKET SAVINGS

Minimum balance of \$25.00 required. This account establishes your membership. Once opened, you are eligible to open and apply for all other services.

PREMIER MONEY MARKET ACCOUNT

Provides greater earning potential for deposit balances of \$10,000 or more. \$25.00 minimum initial deposit to open.

CHECKING ACCOUNT

No monthly service charge or fee per check. Overdraft protection available. No minimum balance required. Visa debit card, Bill Pay and e-Statement services available.

SECURED CHECKING ACCOUNT Designed to provide basic checking services to those who have been listed with ChexSystems for problems with NSF fees.

CERTIFICATES OF DEPOSIT (CD) We offer a range of CDs with terms from 91-days to 50-months. Products available include Regular, Compound, Premium, and Jumbo CDs.

INDIVIDUAL RETIREMENT ACCOUNTS

(IRA) Traditional, Roth, Roth Conversion, and Education IRAs are available to help build your savings. All Tech Credit Union IRAs carry up to \$250,000 of deposit insurance.

HEALTH SAVINGS ACCOUNT (HSA)

Similar to an IRA, HSAs are tax-sheltered savings 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.

CHRISTMAS CLUB, PREFERENCE SAVINGS & SPECIAL CLUB ACCOUNTS

Savings accounts designed to help you meet your savings goals.

CONVENIENCE SERVICES

ONLINE BANKING & BILL PAY

Visit www.techcu.org to access your accounts, conduct transactions, pay bills, deposit checks, view e-Statements, and prepare and file your taxes.

MOBILE BANKING

Your mobile device or tablet is a fast and secure way to access Online Banking & Bill Pay services. You can choose to use a simple **text message**, your **mobile web** browser or a Tech CU **app** (iPhone, iPad, Android, Kindle Fire) to manage your finances. Visit www.techcu.org to learn more.

MOBILE CHECK DEPOSIT

Deposit paper checks 24/7 using a standard scanner or our Mobile Banking app and your phone or tablet's camera. Deposits may be credited the same business day (weekdays). It's fast, secure and free.

TECH CHECK CARD (VISA DEBIT)

Pay for purchases from your Tech Checking account at any location that accepts Visa debit cards or use to access cash at almost any ATM.

TECH DEBIT ALERTS

Receive real-time email, text message or push notifications on the Tech Check Card transactions you wish to monitor. Visit www.techcu.org to learn more.

CASH CARD (ATM)

Access your credit union savings account at almost any ATM.

DIRECT DEPOSIT

Any government issued payment or employer payroll check can be deposited directly to your credit union account.

MONEY MANAGEMENT

A free service within Online Banking that can help you manage your money, better understand your spending, create debt pay-off timelines, and so much more. Your complete financial picture is in one secure place.

LOAN SERVICES

APPLY TODAY

To apply for a loan or Visa card, call (800) 276-8324, visit www.techcu.org, or contact any branch.

VEHICLE LOANS

Low rates and extended terms available on new and used cars, trucks, motorcycles, motor homes, travel trailers, pop-ups, fifth wheels, boat-motor-trailer units, snowmobiles, personal watercraft and ATVs.

VISA CARDS

Platinum, Platinum Rewards, and Signature Travel Rewards credit cards are available with competitive rates and no annual fee. Access your account online to view your balance, manage your rewards, or make a payment.

PERSONAL LOANS

Personal loans, Debt Consolidation loans, Line of Credit, Secured loans and Overdraft Protection loans are available at competitive rates and convenient terms.

STUDENT LOANS

Tech CU has partnered with Sallie Mae, the leader in education lending, to offer you the Smart Option Student Loan. Unlike other loan options, this one helps you save money, build your credit, and pay off your student loan faster.

HOME EQUITY LOANS

A Home Equity loan or line of credit can let you borrow against your home's equity to get the cash you need for any purpose.

MORTGAGE SERVICES

CU Mortgage Service, a Tech Credit Union company, offers a full range of traditional and special program mortgages with low rates and closing costs.

10951 Broadway, Suite 100
Crown Point, IN 46307
(800) 285-0670
www.cumortgageservice.com



NMLS ID# 401705

MISCELLANEOUS SERVICES

VISA GIFT CARDS

Tech CU Visa gift cards can be used anywhere Visa is accepted and are available in amounts from \$25 to \$500.

"PRIME TIME" BENEFITS

Special benefits for members 60 years old or older with a minimum of \$5,000 on deposit in Money Market Savings.

- Earn ¼% more with Premium CDs
- ¼% rate discount on all share secured loans for 48 months or less (62 years+ only)
- 150 free checks annually

AD&D INSURANCE PROGRAM

Free \$1,000 Accidental Death and Dismemberment Insurance to all eligible members. Option to purchase additional individual or family plan coverage available.

COIN COUNTERS

Self-service coin counters are available at most branches.

NIGHT DEPOSITORY

Secure drop boxes are available at most branches.

TRAVELERS CHEQUES

DISCOUNT AMUSEMENT PARK TICKETS

FREE NOTARY PUBLIC SERVICE

WIRE TRANSFERS