

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

Gary, IN 46402

Methodist Hospital
24-Hour ATM

Hebron, IN 46341

24-Hour ATM Only
700 N. Main (Near Patz's Market)

Lowell, IN 46356

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

Merrillville, IN 46410

Methodist Hospital
24-Hour ATM

Merrillville, IN 46410

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

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

www.techcu.org

Management

Michael Hussey	President and CEO
Richard Lundstrom	Executive Vice President
Michael Casey	Vice President of Finance
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 or call 888-SITE-CO-OP to find a location.

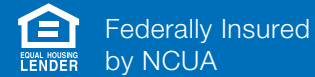


CU Mortgage Service

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



www.techcu.org



Deposit Services

Reach your savings goals with high-yielding accounts from your credit union. For current rates, visit 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 or by calling (800) 276-8324.

- | | | |
|-------------------------|----------------------------|-------------------|
| • New & Used Vehicles | • Debt Consolidation Loans | • VISA® Cards |
| • Recreational Vehicles | • Mortgages | • Personal Loans |
| • Home Equity Loans | • Student 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 or call our Commercial Services Department at (800) 276-8324.

- 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



www.techcu.org

July 2015

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Relax Your Summer Budget with Skip-A-Pay

Gain flexibility and add extra money to your monthly budget this summer 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 whenever it's most helpful.



For Skip-A-Pay program details or to obtain a request form, contact any branch or call (800) 276-8324 and ask for a lending specialist. 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.

Tech CU Receives "Best Credit Union" Awards

The readers of *The Times* newspaper, *Northwest Indiana Business Quarterly* magazine and *Post Tribune* newspaper recently voted Tech Credit Union "Best Credit Union" in annual reader surveys. "We are honored that our members have again voted us "Best Credit Union" in these highly-regarded reader surveys," says Michael Hussey, President and CEO. "We are thankful that our members hold this level of pride and confidence in their credit union. This is something we will continue to work hard to earn," added Hussey. **Thank you to all who voted!**

Online and Mobile Banking Enhancements

We recently upgraded our Online and Mobile Banking software to provide users with enhancements to the account information presented within these services. Pending transactions such as debit card authorizations and ACH transactions and deposits will now show on the account history screen. In addition, each transaction will have an effective date in the transaction description line. We hope you'll find these enhancements helpful in managing your accounts.





Purchase or refinance, CU Mortgage Service offers traditional and special program mortgages with competitive rates and low closing costs. Our mortgage specialists can help you select the best home loan for your needs and make the entire process as easy as possible.

Call CU Mortgage Service today at **(800) 285-0670** to take advantage of low rates on conventional, FHA/VA and refinanced home loans. Or, visit their office located at the Crown Point branch.

CU Mortgage Service is a Tech Credit Union company and an Equal Housing Lender. Located at 10951 Broadway, Suite 100, Crown Point, IN 46307. NMLS# 401705.



Welcome New Member Groups

We are pleased to welcome members from our newest Corporate Member Group. All employees and their family members are now eligible to join the credit union.

Ventura Foods

Flex Equity Line

Easy Access to Cash Whenever You Need It

Flex Equity Line gives you easy access to your home equity line of credit through checks and balance transfers. You'll enjoy access to cash whenever you need it for expenses like home improvements, education costs, debt consolidation or any other purpose. Plus, you'll enjoy these benefits too...

1.99% APR for the first 12-months

- **No closing costs**
- **No appraisal or title fee**
- **No application fee**
- **10-year draw period with 10-years to repay**
- **Borrow up to 80% of your home's equity**
- **Credit line from \$10,000 to \$250,000**



Put your home's equity to work for you. Contact any Branch Manager or call **(800) 276-8324** and ask for a lending specialist.

Introductory Annual Percentage Rate (APR) is for the first 12-months on new Flex Equity Line loans. After the introductory period, the APR may vary monthly and is based on the Prime Rate as of the last business day of the previous month. The APR ranges from Prime Rate + .49% to Prime Rate + 2.74%. The rate will not adjust below 3.00% APR or higher than 15.00% APR during the term of the loan. On 5/29/2015 the Prime Rate was 3.25%. Closing costs are waived on new loans with a \$10,000 or more opening balance. Property insurance required. Flood insurance may be required. Early termination and other loan conditions may apply. Refinanced Tech CU home equity loans do not qualify for the introductory rate. This offer is subject to change and end without notice.

79th Annual Business Meeting

Tech Credit Union held its 79th Annual Business Meeting at 11:00 am on May 7, 2015. Since there were no petitions for nomination filed with the Secretary of the Board of Directors an election was not held during the meeting. Directors Walter Garbarczyk, Joseph Machara, and James Mack each received new three-year terms. Supervisory Committee member Lisa Beck also received a new three-year term.

The following appointments were determined during a reorganization meeting held after the Annual Business Meeting:

Board of Directors		Supervisory Committee	
Richard Young	Chairman	Peter Melcher	Chairman
Joseph Machara	1 st Vice Chairman	Andy Callas	Member
Patricia Cordray	2 nd Vice Chairman	Lawrence Hickman	Member
James Mack	Treasurer		
Ed Petyo	Secretary		
Christine Atherton	Director		
Lisa Beck	Director		
Walter Garbarczyk	Director		
John Lewers	Director		

Vehicle Loans

Drive your rate lower by simply choosing a shorter loan term! You'll receive one of our lowest rates, there's no application fee and you can have up to 90-days until your first payment is due.² Rates are good on cars, trucks, and motorcycles valued at \$5,000 or more!

.99% APR¹
up to 36-months

1.49% APR¹
up to 48-months

1.99% APR¹
up to 60-months

Already have a vehicle loan from another lender? **Refinancing could save several hundred to well over a thousand dollars over your loan term.** Let us show you how much you can save.

Contact any branch or call **(800) 276-8324** and ask for a lending specialist.

¹The rate you receive is based on your personal credit profile, type & model year of vehicle and term of loan. Requires auto-pay from a Tech CU account and e-Statements. No other discounts may be applied. Vehicles must be valued (NADA Average Retail) at \$5,000 or more. Minimum loan amount is \$5,000. Refinanced Tech CU loans require \$5,000 new money. Standard loan approval criteria apply. Loan must close through a branch or by mail. Rates may change without notice. Other rates and terms available. ²The 90 days to first payment option will increase the length of loan term by two months. Tech Credit Union is an equal opportunity lender.



Unlawful Internet Gambling Enforcement Act Notification

Pursuant to Federal Regulation GG, financial institutions are required to provide notification to all members to ensure compliance with the Unlawful Internet Enforcement Act (UIGEA):

It is Tech CU's policy not to open or maintain any account to be held with the intent to conduct or engage in internet gambling activity. Regulation GG prohibits restricted transactions from being processed through any Tech CU account. A restricted transaction generally includes, but is not limited to, any transaction or transmittal of funds knowingly accepted by gambling businesses in conjunction with anyone participating in internet gambling.

If the credit union discovers or determines that an existing business member transacts or engages in internet gambling activity as defined by the UIGEA, the credit union reserves the right to restrict services or terminate the account relationship.



Holiday Closings

Independence Day July 4

Labor Day September 7

Columbus Day October 12

Business Loans

Your business is an important part of our community. As a member of the community since 1936, Tech Credit Union is focused on helping your business to succeed. We offer lending solutions to fund the purchase or refinance of property, expand your business, buy a vehicle or equipment, or simply meet cash flow needs. We make quick loan decisions on the following loans:

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

Regardless of what type of loan you request, we'll work to customize the terms to best meet your needs. We're local people, making local decisions, providing local service. Contact our Commercial Services department today at **(800) 276-8324**.