

# Branch and ATM Locations

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

## La Porte, IN 46350

1101 Boyd Boulevard  
(219) 266-3100  
Drive-Up & 24-Hour ATM

## Lowell, IN 46356

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

## Merrillville, IN 46410

Methodist Hospital  
24-Hour ATM

## Merrillville, IN 46410

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

## Orland Park, IL 60467

11051 W. 179th St.  
(708) 963-0630  
Drive-Up & 24-Hour ATM

## Valparaiso, IN 46383

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

## Valparaiso, IN 46385

401 State Rd. 149  
(219) 299-8588  
Drive-Up & 24-Hour ATM

## Corporate Offices

10110 Randolph Street, Crown Point, IN 46307  
(800) 276-8324

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

## 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 Operations
Brittany Conley	Vice President of Member Services
Roseann Dennis	Vice President of Human Resources
Zach Hohulin	Vice President, Chief Information Officer
Cris Rizzo Kratkoczek	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
Jessica Schneider	Vice President, Director of Business Development
Lora Sturtridge	Vice President of Information Technology
Scott L. Winger	Vice President of Facilities & Security Management
Bob Wright	Vice President of Retail Delivery
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](http://www.co-opsharedbranch.org) or call **888-SITE-CO-OP** to find a location.



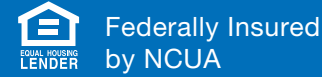
## CU Mortgage Service



870 Eastport Centre Drive Suite 200 Valparaiso, IN 46383 (800) 285-0670 [www.cumortgageservice.com](http://www.cumortgageservice.com)



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



## 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](http://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



©2024 735015 LKCS | lk-cs.com



# The Better Option for Personal & Business Banking

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

July 2024

## INSIDE:

- 2 In the Community
- 2 Contact Information Up To Date?
- 2 HSA Checking
- 2 Tech Checking Plus
- 2 Home Equity Loans
- 3 Protect Yourself from Fraud & Identity Theft
- 3 Auto Loan Special
- 3 88th Annual Business Meeting
- 3 Holiday Closings
- 4 Branches & ATMs
- 4 Follow Us On Social Media!
- 4 No-Fee ATMs

## Card Controls

### Coming soon!

The Card Controls feature of Online and Mobile Banking is the easiest way to add security and convenience to a Tech Credit Union debit card. By adding Card Controls to your account, you can monitor and manage your debit card with these features:

- Real-time alerts via email, text, and push notifications<sup>1</sup>
- Set custom transaction rules
- Temporarily turn cards on/off
- Set travel notices
- View active cards on your account<sup>2</sup>



Visit the "Convenience" section of the credit union website at [www.techcu.org](http://www.techcu.org) to learn more.

<sup>1</sup>Data or text message fees may apply from your wireless carrier.  
<sup>2</sup>You will need to reactivate card controls anytime your card number changes.

## Voted #1 Best Credit Union

Thank you for voting us **#1 Best Credit Union** in *The Times* "Best of the Region" reader survey!

Congratulations to **Jamica Williams**, our Gary Branch AVP & Branch Manager, for being voted **#1 Best Banker** in the Region.

We appreciate your vote of confidence!



## Voted #1 Best Credit Union for Business

Tech Credit Union has been named **#1 Best Credit Union for business** in the *NW Indiana Business Quarterly Magazine's* reader survey. The award commends exceptional businesses in Northwest Indiana for their innovation, customer service, and community involvement.



Thank you for your support!

## Business Checking

Business Checking provides the features you need to manage your day-to-day finances. Record keeping is easy with an end-of-month account statement detailing all transactions made during the calendar month as well as your month-end balance.



- Unlimited monthly transactions
- No monthly maintenance fees
- \$100 minimum to open
- Earns dividends

With Business Checking you'll also have the option to add the conveniences of a debit card, business online banking, business bill pay, remote deposit capture, and more to your account.

Call our Commercial Services department at **(800) 276-8324 extension 262** for business banking and lending services.

## In the Community

We love to support our communities! Participating in the American Cancer Society's Relay for Life of Lake County was no exception. On Saturday, June 29, Tech Credit Union joined 29 other Relay for Life teams to celebrate cancer survivors & caregivers as well as to remember those we have lost to cancer.

We are proud to share that our Relay for Life "Team Tech CU" raised over \$5,000 for the American Cancer Society! Thank you to everyone who supported our team members and fund-raising efforts.



## 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.

## HSA Checking

### Save for a healthy tomorrow.

Health Savings Account (HSA) Checking is a tax-advantaged account that allows you to make tax-deductible contributions and tax-free withdrawals for qualified medical expenses. HSA Checking requires a high-deductible medical insurance plan.

- **Currently earning 2.27% APY\***
- **No annual maintenance fee**
- **No set-up fee**
- **Easy access to funds**

To learn more, contact any **branch**, call our Tech Center at **(800) 276-8324**, or visit **www.techcu.org**.

\*APY = Annual Percentage Yield. Contributions, withdrawals, and the payment of health care expenses are the sole responsibility of the account holder. The account holder is responsible for determining eligibility to open HSA Checking and for using the account according to the Internal Revenue Service requirements. Earnings are exempt from federal taxes. Contact your state department of revenue to determine if it also provides tax benefits. Tech Credit Union is prohibited from paying dividends in excess of earnings. The Board of Directors declare dividend rates at their regular monthly meeting. Rates may change without notice.



## Tech Checking Plus

### Currently earning 4.85% APY\*

Enjoy all the same great features and benefits as Tech Checking. Plus, earn one of our best dividend rates for maintaining a higher account balance. There is no need to choose between easy access to funds or earning a better rate. **Tech Checking Plus** gives you both!

It's easy to know what you're earning. Meet the minimum balance requirement and your entire balance earns one of our highest dividend rates. No confusing blended rate tiers. No transaction hoops to jump through. No gimmicks or tricky fine print. Tech Checking Plus is just that simple.

Contact any **branch**, call our Tech Center at **(800) 276-8324**, or visit **www.techcu.org** to learn more.

\*The minimum balance to earn Annual Percentage Yield (APY) is \$500,000. The Board of Directors declare dividend rates at their regular monthly meeting. Rates may change without notice.



## Home Equity Loans

Use your home's equity to get the cash you need for any purpose like home improvements, education costs, or whatever expenses come your way. Our 15-Year Home Equity Loan features:

- **Rate as low as 6.24% APR\***
- **No application fee**
- **Fixed interest rate**
- **Borrow \$5,000 to \$350,000**
- **No closing costs**
- **Borrow up to 89.99% loan-to-value (LTV)**
- **No appraisal or title fees**

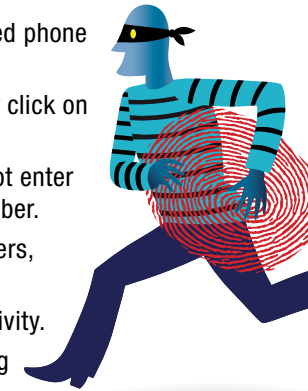
Let us show you why we are the Better Option for your home equity loan. Visit **www.techcu.org**, contact any **branch**, or call **(800) 276-8324** for details or to apply.

\*The Annual Percentage Rate (APR) you receive is based on the type of loan you apply for, the loan term, your personal credit profile, and the loan-to-value (LTV) of your home less any 1st mortgage balance. Lowest available loan rates require auto payment from a Tech CU account and e-Statements; add .25% without these services. We will lend up to 89.99% of the appraised home value less any 1st mortgage balance. The minimum loan amount is \$5,000 and maximum of \$350,000. Property insurance required. Flood insurance may be required. Early termination fee and other loan conditions may apply. Refinancing of current Tech CU home equity term loans requires \$5,000 new money. Subject to credit approval and underwriting requirements.

## Protect Yourself from Fraud & Identity Theft

Criminals are working overtime to gain illegal access to money and data. Here are several tips to help you protect your finances and personal information.

- We will never contact you by email, text, or unsolicited phone call to ask for your personal information.
- Do not open emails from senders you do not know or click on links within the message.
- Use caution with pop-up windows. If prompted, do not enter personal information or call an unverified phone number.
- Do not share your account or debit/credit card numbers, passwords, PINs, or one-time passcodes.
- Use account alerts to stay on top of your account activity.
- Review your monthly account statements for anything out of the ordinary.



**Please contact us immediately at (800) 276-8324 if you know, or even think, you've been a victim of fraud.** For additional 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\*

Save 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. 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**

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.

\*APR = Annual Percentage Rate. 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. Max 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.



## 88th Annual Business Meeting

Tech Credit Union held its 88th Annual Business Meeting on May 2, 2024. 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 R. Louie Gonzalez, Edward Petyo, and Richard Young each received three-year terms. Supervisory Committee member Lawrence Hickman received a three-year term.

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

### Board of Directors

Joseph A. Machara	Chairman
Jamie Mack	1st Vice Chairman
Edward J. Petyo	Treasurer
Walter J. Garbarczyk	Secretary
Lisa Beck	Director
R. Louie Gonzalez	Director
Lee Lane	Director
Greg Salvatore	Director
Richard A. Young	Director

### Supervisory Committee

Larry Hickman	Chairman
Andy Callas	Member
Peter Melcher	Member

## Holiday Closings

- Independence Day  
**Thursday, July 4**
- Labor Day  
**Monday, September 2**
- Columbus Day & Indigenous Peoples' Day  
**Monday, October 14**