

January 2026

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## 90th Annual Business Meeting

Tech Credit Union's Annual Business Meeting will be held at **11:00 am on Thursday, May 7th, 2026**. The meeting venue will be announced in our April 2026 member newsletter.

There will be no nominations from the floor for Board of Director seats. If you would like to be considered as a nominee by petition, contact Walter Garbarczyk, Secretary of the Board of Directors, as soon as possible in writing at 10110 Randolph Street, Crown Point, IN 46307. The deadline for filing the forms and required documentation is March 25, 2026.

## Supervisory Committee Audit

The Supervisory Committee of Tech Credit Union is conducting an audit of member accounts. Please contact the committee in writing if you have questions regarding your account statement:

**Supervisory Committee**  
PO Box 10876  
Merrillville, IN 46411

## Christmas Club

**It's not too early to start saving.**

Nothing takes the hurry and flurry out of the holidays like being prepared. As we enter the New Year, now's the perfect time to open a Christmas Club account. To make saving easy, you can deposit any amount in your account whenever you like. You can also use Online Banking or Mobile Banking to set up recurring transfers from your savings or checking account. By regularly saving all year in a Christmas Club account you'll be able to choose gifts with greater freedom knowing your budget is in control. Visit your nearest Tech CU Branch to open your Christmas Club Account today. For more information visit [www.techcu.org](http://www.techcu.org) or call our Contact Center at **(800) 276-8324**.



## CD Rate Special

Our Certificate of Deposit rate special can help you earn more on your deposits when you transfer funds from other financial institutions to Tech Credit Union.

**3.50% APY\* | 11-Month Term**

Lock in this great rate and guaranteed return today!  
Visit any branch or call us at **(800) 276-8324**.

\*APY = Annual Percentage Yield. Minimum \$10,000 new money to open. Transfers between Tech Credit Union accounts do not qualify. Penalty imposed for early withdrawal. Principal and interest transfer to Money Market Savings at end of term. Offer and rate may change or end without notice.



## Thank You!

We sincerely appreciate the generosity of everyone who donated to Werner Christmas Wonderland's Toy Drive through drop boxes at Tech CU branches. This year's drive benefitted Boys & Girls Clubs of Greater Northwest Indiana.

**Thanks again and best wishes for a happy & healthy New Year!**



# 2026

## Start the Year with Purpose:

### Setting Financial Goals for 2026

A new year brings new opportunities to create positive financial habits. Whether you're saving for a big milestone, working to reduce debt, or simply hoping to feel more in control of your money, January is the ideal time to map out your plans. Even small steps can lead to big progress by the end of the year.

Here are a few simple ways to get started:

- **Define one or two clear goals** — like building a \$500 emergency fund, paying down a credit card, or saving for a home project.
- **Break your goals into monthly action steps** so they feel achievable.
- **Automate your savings to make progress** without thinking about it.
- **Review your progress quarterly** and make adjustments as needed.
- **Take advantage of Tech CU tools and resources**, including online banking, automatic transfers, and educational blogs.

Setting thoughtful financial goals now can help you stay motivated and confident throughout 2026. And remember, Tech Credit Union is here to support you every step of the way.

## **NEW** InCENTIV CHECKING

Earn more from your everyday banking with InCENTIV Checking. Simply make at least 10 debit card purchases each month and enroll in e-Statements to qualify for monthly dividends. With variable rates, the higher your balance, the more you can earn — and there's no cap on dividends paid. Plus, you'll enjoy all the same great features of Tech Checking, making InCENTIV Checking a smart and rewarding choice for your finances.

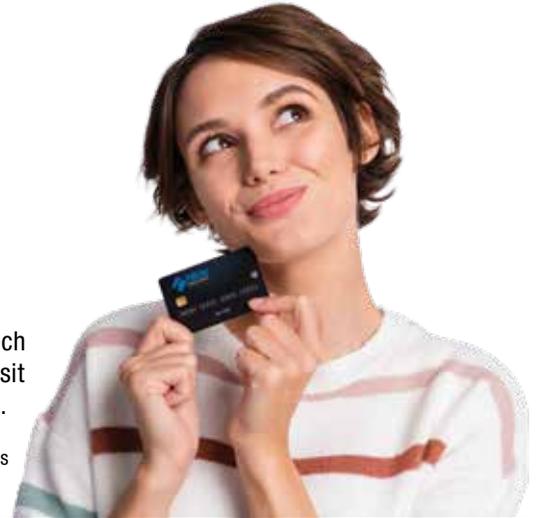
**Check today's rates with your local branch  
or visit [techcu.org](http://techcu.org).**

### InCENTIV Rate Tiers\*:

- \$0 – \$14,999.99
- \$15,000 – \$99,999.99
- \$100,000 – \$299,999.99
- \$300,000 – \$499,999.99
- \$500,000 +

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

\*Must meet qualifications to receive dividends each month.



## Stay Protected:

### Winter fraud alerts & how to keep your accounts safe

As we move into a new year, online activity tends to spike — and unfortunately, so do fraudulent scams. Winter is a common time for cybercriminals to impersonate financial institutions, send misleading texts or emails, and attempt to access personal information. Staying aware is your best defense, and Tech Credit Union is here to help you keep your accounts secure.

**Here are a few important reminders to protect your information:**

- **Be cautious of unexpected emails or text messages** asking you to “verify your account,” “reset your password,” or click unfamiliar links.
- **Never share your online banking login, PIN, or one-time codes** with anyone — Tech CU will never request this information.
- **Enable real-time account alerts** for balance updates, purchases, and withdrawals to quickly spot unusual activity.
- **Use strong, unique passwords** for your financial accounts and update them regularly.
- **If something doesn't feel right, trust your instincts** and contact Tech Credit Union directly.

Your security is our priority. 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 “Resources” section of the website at **[www.techcu.org](http://www.techcu.org)**.

# Featured Winter Reads to Help You Start the Year Strong

As we welcome a new year, it's the perfect moment to refresh your financial goals and explore new strategies for a confident start to 2026. Our latest blog posts are designed to support members with practical, easy-to-apply guidance—whether you're preparing for healthcare costs, building savings, or making smarter financial decisions in the months ahead.



## Building Financial Stability Together

If you're thinking about strengthening your savings habits or organizing your finances for long-term goals — from emergency funds to vacations or retirement — this article shows how you can build a savings strategy that actually works. It outlines simple steps like automating contributions, separating goals with multiple accounts, and reviewing your plan annually.

 [Click to read the blog](#)

## Smart Ways Homeowners Are Using Home Equity

Homeowners considering home updates, funding education, consolidating debt, or even launching a new business — this post highlights ways to tap into home equity responsibly and use it as a financial tool that helps turn plans into reality.

 [Click to read the blog](#)

## Smart Health Savings for the Future

If managing healthcare costs is on your mind for 2026 — from routine check-ups to unexpected expenses — this post offers insight into using savings tools like HSAs (Health Savings Accounts) to plan ahead and reduce financial stress over time.

 [Click to read the blog](#)

# 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](http://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.

# Business Loans

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

- **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.

# 2026 Holiday Closings

- New Years Day  
**Thursday, January 1st**
- Martin Luther King Jr. Birthday  
**Monday, January 19th**
- President's Day  
**Monday, February 16th**
- Memorial Day  
**Monday, May 25th**
- Juneteenth  
**Friday, June 19th**
- Independence Day  
**Saturday, July 4th**
- Labor Day  
**Monday, September 7th**
- Columbus Day  
**Monday, October 12th**
- Veterans Day  
**Wednesday, November 11th**
- Thanksgiving  
**Thursday, November 26th**
- Day after Thanksgiving  
**Friday, November 27th**
- Christmas Eve  
**Thursday, December 24th**
- Christmas  
**Friday, December 25th**
- New Year's Eve  
**Thursday, December 31st**  
*Branches close at 2:00 PM*

# 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
John F. Wilkening	Executive Vice President, Chief Banking Officer
Eric J. Rauch	Senior Vice President, Chief Financial Officer
Carrie Bukowki	Vice President of Human Resources
Brittany Conley	Vice President of Senior Operations & Member Experience Officer
Zach Hohulin	Vice President, Chief Information Officer
Jim Katona	Vice President, Senior Loan Officer, Commercial Services
Cris Rizzo Kratkoczki	Vice President of Finance
Don McCormick	Vice President, Commercial Lending, Chief Lending Officer
Janna M. Novak	Vice President of Risk Management
Nicolaus Patterson	Vice President, Internal Auditor
Jill Sandilla	Vice President of Lending
Jessica Schneider	Vice President, Director of Business Development
Zach Thompson	Vice President of Community Development
Jamica Williams	Vice President, Gary Branch Manager
Scott L. Winger	Vice President of Facilities & Security Management
Bob Wright	Vice President of Retail Delivery
Kim Carpenter	Executive Director of CU Mortgage Service

## 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)



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](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

