



The Better Option for Personal & Business Banking

www.techcu.org

October 2025

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We value your support!

Voted #1 Best Credit Union

We're honored to be named the **#1 Best Credit Union** in *The Times* "Best of the Region" reader survey!

A big congratulations to **Jamica Williams**, VP & Branch Manager of our Gary Branch, for being voted **#1 Best Banker**, and to our **President & CEO, Gene Novello**, for earning the #2 spot for **Best CEO/Owner**.

Thank you to everyone who voted — your continued support means the world to us!

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!

Christmas Club

If you've been saving with a Christmas Club account, the funds you've built up will be transferred automatically on **October 15** into your designated Money Market Savings or Checking account. From there, you'll have quick access to use your holiday savings.

You can move the money to other accounts, make payments, or withdraw funds easily through **Online Banking, Mobile Banking, or at any Tech CU branch.**

Your forward planning pays off — enjoy a little extra peace of mind this holiday season knowing your Christmas Club savings are ready when you are.



October is Cybersecurity Awareness Month

Protecting your financial information is always a top priority. October is recognized as Cybersecurity Awareness Month — a great reminder to stay alert against online scams and fraud attempts. Criminals are constantly looking for new ways to steal personal data, but a few smart habits can help keep you safe:



- Remember, Tech CU will never reach out by phone, email, or text to ask for your account details, passwords, or security codes.
- Keep your PINs, passcodes, and card numbers private — even from those you know.
- Take advantage of account alerts through Online or Mobile Banking to track activity in real time.
- Review your monthly statements to quickly spot any unusual activity.

We continually invest in secure technology and monitoring systems to help safeguard your accounts — and you can play an important role by staying informed. For more tips, visit our Education Center at www.techcu.org.

If you ever suspect fraud, don't wait — call us immediately at **(800) 276-8324** so we can help protect your finances.

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 www.techcu.org.

InCENTIV Balance 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 to learn more.

*Must meet qualifications to receive dividends each month.



Business Banking Solutions

We understand that businesses need more than just checking accounts—they need smart solutions that help them grow. Our local and knowledgeable Commercial Services team is here whenever you need us, bringing you advanced technology and secure tools to keep your business running smoothly.

- **Business Checking & Debit Cards**
Simplify everyday transactions.
- **Deposit Accounts & Online Banking**
Manage funds securely, anytime.
- **Business Bill Pay & ACH Services**
Streamline payments and payroll.
- **Remote Deposit Capture**
Save trips to the branch by depositing checks from your office.
- **Merchant Services**
Accept payments with ease and confidence.
- **Fraud Prevention & Security Tools**
Protect your business and your customers.
- **Gift Card & Loyalty Programs**
Build stronger customer relationships.
- **Real-Time Reporting & Data Intelligence**
Gain insights to make smarter business decisions.

Call our Commercial Services department at **(800) 276-8324 ext. 1262** to learn more about how Tech Credit Union can help your business succeed.

Next Gen Digital Banking Now Even Better

Our upgraded digital banking platform continues to evolve, giving you more ways to manage your money with ease. From a sleek, consistent experience across desktop and mobile to powerful new tools, everything is designed to put you in control.

Here's what's new and worth exploring:

- **Smarter Spending & Budget Tracking**
Keep tabs on where your money goes with updated insights that help you stay on track.
- **Goal Builder Savings Tool**
Put your goals on auto-pilot. Schedule recurring transfers toward your savings goals and watch your progress grow automatically.
- **Quick Glance Transactions**
Instantly see your five most recent transactions without diving into individual accounts.
- **Integrated Payments**
View due dates, pay bills, and transfer money right from the Accounts widget.

And this is just the beginning — we're continuing to introduce new tools to make your digital banking experience even better. Sign on or sign up today and see how easy managing your money can be!



Strengthening Our Communities

At Tech Credit Union, we believe in more than just providing financial services — we believe in being an active part of the communities we serve. From sponsorships to volunteer efforts, our team is proud to support events that bring people together and make lasting memories.



Pierogi Fest

Our staff rolled up their sleeves and volunteered throughout the three-day festival — giving back, connecting with neighbors, and joining in the fun.



Lowell Labor Day Parade

Marching two miles through town with smiles, giveaways, and gratitude, we were proud to celebrate Labor Day with the wonderful Lowell community.



Back 2 School Supply Giveaway – Calumet City, IL

Supporting students with essential supplies helped set the stage for a successful school year — a tradition we're proud to continue.

These are just a few of the many events and initiatives we're honored to be part of throughout the year. At Tech Credit Union, we're more than a credit union — we're your neighbor. ❤️



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.

4.15% 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.

2025 Holiday Closings

- Columbus Day
Monday, October 13th
- Veterans Day
Tuesday, November 11th
- Thanksgiving
Thursday, November 27th
- Christmas Eve
Wednesday, December 24th
- Christmas
Thursday, December 25th
- New Year's Eve
Wednesday, December 31st
Branches close at 2:00 PM

Branch and ATM Locations

Visit 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

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	Manager, 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 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



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, 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

