



The **Better Option** for
Personal & Business Banking

www.techcu.org

July 2026

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Voted Best Credit Union, Best CEO, & Best Banker

We're honored to be named the **Best Credit Union** in *The Times* "Best of the Region" reader survey! A big congratulations to our **President & CEO, Gene Novello**, for being voted **The Best CEO**, and to **Jamica Williams**, VP & Branch Manager of our Gary Branch, for being voted **The Best Banker**.



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



CD Rate Special

Now offering the Region's Best CD Rates

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.

4.00%^{APY*}
7-Month Term

4.25%^{APY*}
11-Month Term

4.50%^{APY*}
15-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.

CONGRATS TO JAMICA WILLIAMS, VP & Branch Manager of Gary for being elected to board of Gary Chamber of Commerce!

We are proud to congratulate Jamica Williams on her election to the Gary Chamber of Commerce Board of Directors. This well-deserved achievement reflects their outstanding leadership, dedication, and commitment to strengthening our community.

Through her passion for service and ability to inspire those around her, Jamica has consistently demonstrated the values that make a positive and lasting impact. Her election is a testament to the respect and trust she has earned among community leaders and stakeholders.

We look forward to seeing the meaningful contributions Jamica will make in this new role as she helps shape a vibrant future for the Gary community. Please join us in celebrating this exciting accomplishment and wishing her continued success.

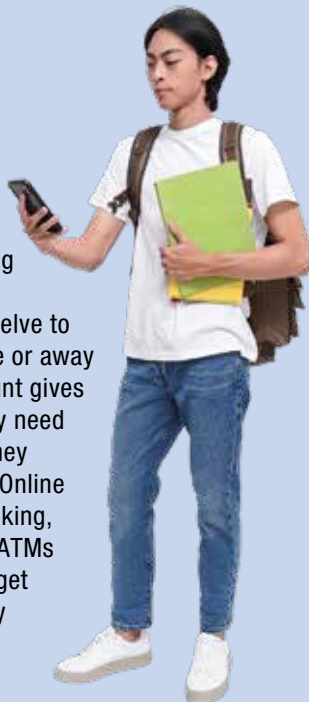
Student Checking Accounts

Our Student Checking account is designed for students ages twelve to twenty-two. At home or away at school, this account gives them everything they need to manage their money anywhere, anytime. Online Banking, Mobile Banking, debit card, fee-free ATMs nationwide - they'll get it all with no monthly service charge!

Student Checking Features:

- Designed for students ages 12 to 22.
- No monthly service charges.
- No minimum balance.
- Free debit card (lower card limits) with Card Controls.
- Free Online Banking.
- Free Mobile Banking.
- Free e-Statement in Online Banking.
- Over 36,000 surcharge-free ATMs nationwide.
- Free Mobile Check Deposit.
- Overdraft protection available.
- Your first box of Tech CU style checks is free.

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



Celebrating 90 Years of Service

This year marks a remarkable milestone for Tech Credit Union:

90 years of serving our members, employees, and communities!

To celebrate this incredible achievement, our branches came together for anniversary festivities filled with smiles, sweet treats, decorations, and plenty of **#TechTeam** spirit. Team members across our locations proudly commemorated nine decades of helping individuals and families achieve their financial goals while building stronger communities throughout Northwest Indiana and beyond.

We extend a heartfelt thank you to all of the members who stopped by our branches, joined in the celebration, and helped make this milestone even more special. Your trust and loyalty over the years have been the foundation of our success, and we are honored to continue serving you for generations to come.

Here's to 90 years of excellence and an even brighter future ahead!

Tech Credit Union team members across our branches celebrated our 90th Anniversary with members, refreshments, decorations, and community spirit. Thank you for celebrating this milestone with us!



90th Annual Business Meeting

Tech Credit Union held its 90th Annual Business Meeting on May 7, 2026. 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 Joe Machera, Jamie Mack, and Wally Garbarczy were nominated for new 3-year terms. Peter Melcher has been nominated for a 3-year term as a Supervisory Committee member.

Director Steven Minchuk was nominated for a 3-year term, Director Randy Palmateer was nominated for a 2-year term, and Director Corey Campbell was nominated for a 1-year term.

Auto Loan Special

We're offering a special rate on 2019 - 2026 cars, trucks and Harley Davidson motorcycles! Enjoy a **low *5.24% Interest Rate for up to 75-months**. Buy new, used, or save money by refinancing a higher rate loan from another lender. Enjoy a budget-friendly payment. Hurry, this rate is available for a limited time only!

*5.24% Interest Rate with auto debit of monthly payment; Interest Rate is 5.49% APR without auto debit.

NEW OFFER!

Enjoy a **5.74% Interest Rate for up to 84-months**.

*5.74% Interest Rate with auto debit of monthly payment; Interest Rate is 5.99% APR without auto debit.



Strengthening Security to Better Protect Our Members

Fraud Prevention Corner: *Think Before You Click*

Scammers are becoming increasingly sophisticated, using text messages, emails, phone calls, and even social media to impersonate trusted organizations. Their goal is often to create a sense of urgency that prompts people to act before verifying the information.

Help protect yourself by following these simple tips:

Pause Before Responding

If a message claims there is a problem with your account, take a moment to verify the request before clicking links or providing information.

Be Wary of Unexpected Texts

Fraudsters often send text messages claiming you've won a prize, missed a delivery, or need to verify account information. When in doubt, contact the company directly using a trusted phone number or website.

Watch for Spoofed Phone Calls

Caller ID can be manipulated. Even if a call appears to come from a trusted source, never share passwords, security codes, or online banking credentials over the phone.

Verify Payment Requests

Before sending money through a payment app or digital wallet, confirm the request with the person directly, especially if it seems unusual or urgent.

Keep Contact Information Current

Ensuring your contact information is up to date allows you to receive important account alerts and security notifications.

Remember, Tech Credit Union will never contact you and ask for your online banking password, security codes, or full account credentials. If something doesn't feel right, trust your instincts and contact us directly.



Community Shred Day a Great Success

Tech Credit Union's annual **Free Community Shred Day** was a tremendous success, and we were thrilled to see so many members and community residents take advantage of this valuable service on **May 16, 2026**.

In partnership with **Secure Shred**, the event was held at our Corporate Office and provided participants with a safe and convenient way to securely dispose of sensitive documents while helping protect against identity theft.

Events like Community Shred Day reflect our ongoing commitment to serving and supporting the communities we call home. Providing opportunities that promote financial wellness, security, and peace of mind is just one of the many ways we strive to make a positive impact.

Thank you to everyone who joined us and helped make this year's event a success. We appreciate your continued support and look forward to serving our community for years to come.

Holiday Closings

- 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 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 Bukowski	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 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

