

## COMMERCIAL SERVICES

We offer a full-range of banking and lending services to help you manage your finances and grow your business. Call our Commercial Services Department at 1-800-276-8324 extension 262 or visit [www.techcu.org](http://www.techcu.org) for more information.

### BANKING SERVICES

- ACH Services
- Checking
- Merchant Services
- Online Banking & Bill Pay
- Remote Check Deposit
- Deposit Accounts
- Debit Card

### LENDING SERVICES

- Business Credit Cards
- Commercial Real Estate
- Equipment Loans
- Lines of Credit

## BRANCH SERVICES

### COIN COUNTERS

Coin counters are available at most branches.

### NOTARY PUBLIC SERVICE

Notary service available at all branches.

### VISA GIFT CARDS

Tech CU Visa gift cards can be used anywhere Visa is accepted and are available in amounts from \$25 to \$500.

### WIRE TRANSFERS

We can assist you with domestic and international wire transfers.

## CO-OP SHARED BRANCH

The CO-OP Shared Branch network allows you to perform transactions on your Tech CU accounts through a nationwide network of credit unions that participate in the network. Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) or call **888-SITE-CO-OP** to find a location.



## FEE-FREE ATMS

Over 36,000 fee-free ATMs are available nationwide. You will pay no fees when using ATMs on these networks. Visit [www.techcu.org](http://www.techcu.org) or use our Mobile Banking app to find an ATM near you.



### TECH CU BRANCHES & ATMS

Visit our location locator at [www.techcu.org](http://www.techcu.org) or in the Tech CU Mobile Banking App for branch information and hours.

### CONTACT CENTER

(800) 276-8324

### COMMERCIAL SERVICES DEPARTMENT

10951 Broadway, Crown Point, IN 46307  
(800) 276-8324 x 262

### CU MORTGAGE SERVICE

A Tech Credit Union company. NMLS 401705.  
870 Eastport Centre Dr., Suite 200  
Valparaiso, IN 46383  
(800) 285-0670  
[www.cumortgageservice.com](http://www.cumortgageservice.com)

### TECH CU CORPORATE OFFICES

10110 Randolph Street, Crown Point, IN 46307  
Accounting, Human Resources, Information Technology, Loans & Marketing Departments



Regular share accounts are insured to a limit of \$250,000 by the National Credit Union Administration (NCUA), an agency of the federal government. Individual Retirement Accounts (IRAs) are insured for an additional \$250,000.

## MEMBER SERVICES



## DEPOSIT ACCOUNTS

### MEMBERSHIP SAVINGS

Minimum balance of \$25.00 required. This account establishes your membership. Once opened, you are eligible to open and apply for all other services.

### PREMIER SAVINGS

Provides greater earning potential for deposit balances of \$10,000 or more. \$25.00 minimum initial deposit to open.

### CLUB ACCOUNTS

Christmas Club and other savings accounts available to help you meet your savings goals.

### TECH CHECKING

No monthly service charge or fee per check. Overdraft protection available. No minimum balance required.

### TECH CHECKING PLUS

Offers the same features and benefits as Tech Checking, PLUS the earning power of a high interest rate. You'll earn one of our highest annual percentage yields (APY), while maintaining flexibility of your funds.

### SECURED CHECKING ACCOUNT

Designed to provide basic checking services to those who have been listed with ChexSystems for problems with NSF fees.

### STUDENT CHECKING

This checking account gives students everything they need to manage their money.

### CERTIFICATES OF DEPOSIT (CD)

We offer a range of CDs with terms from 91-days to 50-months.

### INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Traditional, Roth, Roth Conversion, and Education IRAs are available to help build your savings.

### HSA CHECKING

Health Savings Accounts (HSA) are tax-sheltered accounts that allow you to make tax-deductible contributions and tax-free withdrawals for qualified medical expenses. Requires a qualifying high-deductible medical insurance plan.

## DIGITAL BANKING SERVICES

### DEBIT & ATM CARDS

A **Debit Card** is the easiest way to make purchases or ATM transactions from your Tech Checking account. Our **ATM Card** provides access to ATMs for those who do not have a Tech Checking account.

### MOBILE BANKING

Use your mobile device or tablet to access your accounts, conduct transactions, and more. You can choose to use a simple **text message**, your **mobile web** browser, or a Tech Credit Union **mobile banking** app. Learn more at [www.techcu.org](http://www.techcu.org).

- Account Notifications
- Mobile Check Deposit
- Bill Pay
- Open an Account
- e-Statements
- TurboTax

### ONLINE BANKING

Visit [www.techcu.org](http://www.techcu.org) to access your accounts, conduct transactions, and more.

- Account Notifications
- Money Management
- Bill Pay
- Open an Account
- e-Statements
- TurboTax

### MONEY MANAGEMENT

A free service within Online Banking that can help you manage your money, better understand your spending, create debt payoff timelines, and more.

## LOAN SERVICES

### APPLY TODAY

To apply for a loan call (800) 276-8324, visit [www.techcu.org](http://www.techcu.org), or contact any branch. Tech Credit Union is an Equal Opportunity Lender.

### HOME EQUITY LOANS

A Home Equity loan or line of credit can let you borrow against your home's equity to get the cash you need for any purpose.

### PERSONAL LOANS

Personal loans, Debt Consolidation loans, Line of Credit, Secured loans and Overdraft Protection loans.

### STUDENT LOANS

We have partnered with Sallie Mae, the leader in education lending, to offer you student loan options. Visit [www.techcu.org](http://www.techcu.org) for details.

### VEHICLE LOANS

New, used and refinance.

- **Autos** - cars and trucks.
- **Classic Cars** - dealer or private party purchase.
- **Motorcycles** - Harley-Davidson motorcycles are eligible for auto rates.
- **Recreational Vehicles** - Folding camper trailers, fifth-wheel travel trailers, truck campers, A/B/C motor homes, sports utility RVs, ATVs, jet skis, snowmobiles, boat-motor-trailer units.

### CREDIT CARDS

Whether you are looking for a credit card with a low rate or a card that earns rewards, we have one to fit your needs. Visit [www.techcu.org](http://www.techcu.org) for card details and to apply.

## MORTGAGE SERVICES

**CU Mortgage Service**, a Tech Credit Union company, offers a full range of traditional and special program mortgages.

(800) 285-0670

[www.cumortgageservice.com](http://www.cumortgageservice.com)

NMLS ID# 401705



## INSURANCE SERVICES

Members can receive special pricing on a selection of insurance products available through leading insurance companies. Visit [www.techcu.org](http://www.techcu.org) for program details or to enroll.

- Auto, Home and Renters
- Accidental Death & Dismemberment
- Hospital Accident Plan
- Recuperative Care

## YOUR FINANCIAL HEALTH

### FINANCIAL COACHING

We have partnered with **GreenPath Financial Wellness** to offer free personalized financial coaching to our membership.

Visit [www.techcu.org](http://www.techcu.org) for program details.

### FINANCIAL EDUCATION

**GreenPath's LearningLab+** provides our membership with free interactive online courses designed to improve financial health. Visit [www.techcu.org](http://www.techcu.org) for program details.