



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

www.techcu.org

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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.**

InCENTIV Rate Tiers*:

\$0 – \$14,999.99

\$15,000 – \$99,999.99

\$100,000 – \$299,999.99

\$300,000 – \$499,999.99

\$500,000 +

*Must meet qualifications to receive dividends each month.

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

April 2026

90th Annual Business Meeting

Tech Credit Union's Annual Business Meeting will be held at **11:00 am on Thursday, May 7th, 2026**, at our Corporate Center located at 10110 Randolph Street, Crown Point, IN 46307.

You are invited to attend in-person or online via a Teams Video Meeting. Members must pre-register to attend the meeting online. Please visit the "[Annual Meeting](#)" page at **www.techcu.org** for the meeting registration link. Upon confirmation, you will receive login instructions via email.

There will be no nominations from the floor for Board of Director seats. The Nominating committee had not received any nominations by petitions as of March 25, 2026. Directors Joe Machara, Jamie Mack, and Wally Garbarcyk are nominated for new 3-year terms. Supervisory Committee member Peter Melcher is nominated for a new 3-year term.

Director Steven Minchuk is nominated for a new 3-year term, Director Randy Palmateer is nominated for a new 2-year term, and Director Corey Campbell is nominated for a new 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. Term of loan dependent on year of vehicle.

NEW OFFER!

**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. 2022 Vehicles and newer only.





SPECIAL LOAN PROGRAM:

Home Financing for First Responders & Educators

Exclusive support for those who serve our communities.

Available for:

- ✓ DOCTORS ✓ NURSES ✓ POLICE
- ✓ FIREFIGHTERS ✓ TEACHERS

Your commitment and dedication to our community is greatly appreciated! It's our way of saying Thank you!

- ✓ 5% down payment with 680 credit score
- ✓ No down payment with 700+ credit score
- ✓ No PMI

Contact CU Mortgage Service today for current rates and a free loan prequalification.



225 Aberdeen Dr., Suite A
Valparaiso, IN 46383
(800) 285-0670

info@cumortgageservice.com
www.cumortgageservice.com

CU Mortgage Service is a Tech Credit Union company and Equal Housing Lender. NMLS 401705

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 ext. 1262** for business lending and banking services.

Get Started with Direct Deposit Switching!

Start new switch



STEP 3
Automate the process



STEP 2
Choose your accounts



STEP 1
Select your employer

ClickSWITCH

Switching Your Direct Deposits is Easy!

We've partnered with ClickSWITCH to simplify moving your recurring direct deposits to your Tech Credit Union accounts. ClickSWITCH simplifies the process by digitally switching your direct deposits in just a few minutes. Simply input your direct deposit information and ClickSWITCH does the rest.

- Securely switch recurring direct deposits in just a few clicks.
- Easy, fully automated process.
- There is no fee to use ClickSWITCH.

Contact any branch, call us at **(800) 276-8324**, or visit the credit union website at **www.techcu.org** to learn more.

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.

3.49% 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.





Spring Into Safety: Watch Out for “Imposter” Scams

Scammers are getting more convincing – and more personal. One of the fastest-growing fraud trends right now is **imposter scams**, where someone pretends to be a trusted organization (like your credit union, a delivery service, or even a family member).

Here’s how to spot them:



They Pretend to Be Someone You Trust

You might get a call or text that looks like it’s from Tech Credit Union or another familiar name. They may even spoof a real phone number.



They Create Urgency

Messages like “Your account is compromised” or “Act now to avoid charges” are designed to make you panic and respond quickly.



They Ask You to “Verify” Information

This could include login credentials, security codes, or account details. Once shared, scammers can access your accounts.

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.

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.

Awarded Best Credit Union

Tech Credit Union has been named the winner of the **Best Credit Union** award for the Northwest Indiana region in *Northwest Indiana Business Magazine's 2026*



Best of Business Awards. This recognition reflects our continued commitment to serving our members and communities with trusted financial solutions and exceptional service. Thank you for being part of what makes Tech Credit Union the best.

Holiday Closings

- 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 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

