TECH CREDIT UNION
Financial Services for Life

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

www.techcu.org

October 2026

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Gene's Nomination



Tech Credit Union is proud to announce that **Gene Novello, President and CEO of Tech Credit Union**, has been named a finalist for the 2026 credit union *Times Luminaries Awards* in the Executive Leadership — President/CEO — $1 Billion and Below category.

The credit union *Times Luminaries Awards* recognize exceptional leaders and organizations making a meaningful impact across the credit union industry. Gene's nomination reflects his continued commitment to strong leadership, innovation, and the people who make Tech Credit Union what it is today. Under his leadership, Tech Credit Union continues to grow while remaining focused on serving its members, employees, and the communities it proudly calls home.

This national recognition is a reflection not only of Gene's leadership, but also of the dedication and hard work of the entire Tech Credit Union team. As the credit union continues to build momentum and look toward the future, recognition on a national stage reinforces the impact of the work being done every day.

Please join us in congratulating Gene on this well-deserved recognition and in celebrating this exciting accomplishment for Tech Credit Union.

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.

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. Maximum loan term is based on the model year of the vehicle. 2019–2021 vehicles are eligible for terms up to 60 months. Newer model years may qualify for terms up to 75 months.



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.

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.



Labor Day Parade + Pictures





This Labor Day, Tech Credit Union was proud to show up for our community at the Lowell Labor Day Parade. With more than 50 Tech employees walking together, we celebrated the hard work, dedication, and strength of working people.



Labor has been part of Tech Credit Union's story from the beginning, and we're proud to continue supporting the members, families, and communities who work hard every day. Seeing so many of our Tech Team come together was a great reminder of the power of standing together.





We're proud to walk alongside the people we serve and represent the values that make our credit union unique. Thank you to everyone who came out, walked with us, and helped make this Labor Day celebration one to remember.

Tech Credit Union — Where Labor Banks. Union Strong.

Tech Around Town





























Row 1, Left/Right: *LaPorte Arts in the Park; Carpenters 2950 local voting event*
Row 2, Left/Right: *Teamsters 142 meeting; Crossroads Chamber Annual Golf Outing*
Row 3, Left/Right: *City of Portage employee benefit fair; Supported our local union workers*
Row 4, Left/Right: *Gary Chamber of Commerce monthly luncheon; NIRA Expo*



Fraud Prevention Corner

Know Who You're Really Talking To

Fraudsters are becoming more convincing, often pretending to be someone you know or trust. They may claim to be from your financial institution, a government agency, a business, or even a family member. Their goal is to gain your trust and convince you to provide information or send money.

Help protect yourself by following these simple tips:



Don't Trust Caller ID Alone

A phone number can be spoofed to appear as though the call is coming from a trusted business or organization. If you receive an unexpected call about your account, hang up and contact the organization directly using a phone number you know is legitimate.



Never Share Security Codes

One-time passcodes and verification codes are designed to protect your accounts. Never share these codes with someone who contacts you unexpectedly, even if they claim to be helping you prevent fraud.



Be Cautious With Urgent Requests

Scammers often create a sense of urgency by claiming your account is at risk or that immediate action is required. Take a moment to verify the situation before making a payment, transferring money, or providing personal information.



Verify Before Sending Money

If someone asks you to send money, especially through a payment app, wire transfer, gift card, or digital wallet, verify the request directly with the person or organization before taking action.



Protect Your Personal Information

Your personal information can be used to gain access to your accounts or impersonate you. Avoid providing sensitive information unless you initiated the contact and are confident you are communicating with a legitimate organization.

Remember, Tech Credit Union will never contact you and ask for your online banking password, security codes, or full account credentials. If you receive a suspicious call, text, or email, stop and verify before taking action.

When in doubt, contact Tech Credit Union directly.

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.



Holiday Closings

- 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
Cris Rizzo Kratkoczki	Senior Vice President, Chief Financial Officer
Carrie Bukowki	Vice President of Human Resources
Brittany Conley	Vice President of Senior Operations & Member Experience Officer
Jim Katona	Vice President, Senior Loan Officer, Commercial Services
Don McCormick	Vice President, Commercial Lending, Chief Lending Officer
Janna M. Novak	Vice President of Risk Management
Nicolaus Patterson	Vice President of Information Technology
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

225 Aberdeen Drive
Suite A
Valparaiso, IN 46385

(800) 285-0670
www.cumortgageservice.com

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EQUAL HOUSING LENDER

Federally Insured by NCUA

Follow Us On Social Media!

We invite you to follow Tech Credit Union on **Instagram, 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

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