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

Gene Novello

John F Wilkening

Eric J. Rauch Carrie Bukowki

Brittany Conley Zach Hohulin

Jim Katona

Cris Rizzo Kratkoczki

Don McCormick

Janna M. Novak Nicolaus Patterson

Jill Sandilla Jessica Schneider

Zach Thompson Scott L. Winger

Bob Wright Kim Carpenter

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

www.techcu.org

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

Senior Managem

President and CEO

Executive Vice President, Chief Banking Officer Senior Vice President, Chief Financial Officer

> Vice President of Human Resources Vice President of Member Services

Vice President. Chief Information Officer Vice President, Senior Loan Officer, Commercial Services

Vice President of Finance

Vice President, Commercial Lending, Chief Lending Officer

Vice President of Risk Management Vice President Internal Auditor

Vice President of Lending Vice President, Director of Business Development

Vice President of Community Development Vice President of Facilities & Security Management

Vice President of Retail Delivery 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



Suite 200 Valparaiso, IN 46383 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.







Nn-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





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

www.techcu.org

July 2025

INSIDE:

- 2 Standing Strong with Working Communities
- 2 Student Checking Accounts
- 2 Next Gen Digital Banking
- 3 Auto Loan Special
- 3 89th Annual Business Meeting
- 3 Protect Yourself from Fraud & Identity Theft
- 3 Business Checking
- 3 2025 Holiday Closings
- 4 Branches & ATMs
- 4 Follow Us On Social Media!
- 4 No-Fee ATMs



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**. AVP & 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.

Best of Indiana

Thank you for your support!

Card Controls

Add security & convenience to vour debit cards.

The Card Controls feature of Online and Mobile Banking is the easiest way to add security and convenience to a Tech Credit Union debit card. By adding Card Controls to your account, you can monitor and manage your debit card with these features:



- Real-time alerts via email, text, and push notifications¹
- Set custom transaction rules
- Temporarily turn cards on/off
- Set travel notices
- View active cards on your account²

Visit the "Convenience" section of the credit union website at www.techcu.org to learn more.

¹Data or text message fees may apply from your wireless carrier. ²You will need to reactivate card controls anytime your card number changes.

ID Check – Enhanced Security at Shared Branch Locations

When you access your account out-of-state at a shared branch location, we've added a new layer of protection to keep your information secure. Tellers at these locations can now authenticate members presenting out-of-state IDs using a QR code and one-time passcode (OTP) as part of a multi-factor authentication (MFA) process. This added step ensures that only you can authorize certain transactions—such as cash or check withdrawals—when using

an out-of-state ID. By verifying your identity through both something you have (your ID) and something you receive (a one-time passcode)



is now easier and more secure!

we're strengthening safeguards and reducing the risk of fraud, while keeping your experience smooth and secure.



Tech Credit Union: Standing Strong with Working Communities

Across the country, a new generation is stepping up to rebuild America—replacing bridges, wiring buildings, laying pipelines, and restoring the foundation of our infrastructure. As the demand for skilled labor surges, so does the need for institutions that understand the unique financial journeys of those who build, repair, and innovate with their hands. At Tech Credit Union, we're proud to stand with this vital workforce—and with all members who share their values of hard work, dedication, and forward momentum.

Unlike many financial institutions that have left behind the cities and communities where the trades thrive, Tech Credit Union remains rooted—committed to providing dependable, people-first service. Whether it's helping a young professional buy their first car, assisting a growing family into their first home, or offering educational tools for smarter money management, our mission is the same: to be a trusted financial partner at every stage of life. As America rebuilds, Tech Credit Union is here to grow with you—empowering members from every walk of life with personalized solutions and unwavering support.

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.



Next Gen Digital Banking Get ready for a whole new digital banking experience!

Access all the features you need with ease—no more buried navigation items. And customize your homepage to make it uniquely yours.

HERE'S WHAT'S NEW:

- Enjoy a consistent experience across online banking and the mobile app.
- See due date and past due information—and click to view statements, make payments or transfer money—right from the Accounts widget.
- Control which features appear on your homepage by adding widgets to your "favorites." And collapse, expand or reorder them at any time.
- See key messages upfront and customize the name you're greeted with when you sign on.
- View your five most recent transactions without having to click into an account.

Sign on or sign up today to take advantage of these exciting new features.

Auto Loan Special
Rates as low as 6.24% APR*

Save money with a great rate, convenient loan term, and no application fee! These special loan rates are available on cars, trucks, and Harley-Davidson motorcycles.

- 2018 2026 model years
- Loan term up to 75-months
- New, used, or refinance

Let us show you why we are the Better Option for your auto loan. Visit www.techcu.org, contact any branch, or call (800) 276-8324 for details or to apply.



*APR = Annual Percentage Rate. 6.24% Interest Rate with auto debit of monthly payment; Interest Rate is 6.49% APR without auto debit. APR is determined based upon the loan amount, term and prepaid finance charge of \$199.00. For example, financing \$10,000 over a term of 72 months with an Interest Rate of 6.24% will result in an APR of 6.94% and an estimated payment of \$166.91. New and Used Vehicles and Harley Davidson Motorcycles 2018-2026 qualify. Terms available: 75 months and LESS on 2021-2026 vehicles; 60 Months and LESS on 2018-2020 vehicles. Tech CU loan refinances do not qualify. Standard vehicle loan terms, conditions, and guidelines apply. Offer is subject to change or end without notice. Tech Credit Union is an Equal Opportunity Lender.

89th Annual Business Meeting

Tech Credit Union held its 89th Annual Business Meeting on May 1, 2025. 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 Greg Salvatore, Lee Lane, and Lisa Beck were nominated for new 3-year terms. Shelby Aschliman has been nominated for a 3-year term as a Supervisory Committee member.

Protect Yourself from Fraud & Identity Theft

Criminals are working overtime to gain illegal access to money and data. Here are several tips to help you protect your finances and personal information.

- We will never contact you by email, text, or unsolicited phone call to ask for your personal information.
- Do not open emails from senders you do not know or click on links within the message.
- Use caution with pop-up windows. If prompted, do not enter personal information or call an unverified phone number.
- Do not share your account or debit/credit card numbers, passwords, PINs, or one-time passcodes.
- Use account alerts to stay on top of your account activity.
- Review your monthly account statements for anything out of the ordinary.

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 "Education Center" section of the website at www.techcu.org.

Business Checking

Business Checking provides the features you need to manage your day-to-day finances. Record keeping is easy with an end-of-month account statement detailing all transactions made during the calendar month as well as your month-end balance.

- · Unlimited monthly transactions
- No monthly maintenance fees
- \$100 minimum to open
- Earns dividends

With Business Checking you'll also have the option to add the conveniences of a debit card, business online banking, business bill pay, remote deposit capture, and more to your account.

Call our Commercial Services department at (800) 276-8324 extension 262 for business banking and lending services.

2025 Holiday Closings

- Independence Day Friday, July 4th
- Labor Day Monday, September 1st
- 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