



Project Spotlight voting NOW open!

Project Spotlight voting now open, running through July 31. Everyone in the community is encouraged to vote for their favorite cause either online or in their local Member Center. Each individual may vote once per day per community. After voting, the public may share to social media to encourage others to vote. Last year Project Spotlight received over 60,000 votes. Nominations were taken earlier this spring via member center and online submissions.

Project Spotlight is a program created by Beacon Credit Union with the hope that individuals and organizations would be inspired to reach out and serve those living and working around them. There will be

winners from all 13 communities where Beacon has a full-service Member Center.

- ▲ **First place** will receive **\$1,000.**
- ▲ **Second place** will receive **\$500.**
- ▲ **Third place** in each community (randomly picked) to receive **\$250.**
- ▲ **The total amount** of money donated to charitable organizations by Beacon through Project Spotlight will be **\$22,750.**

Learn more at:
beaconcu.org/beacon-foundation/#project-spotlight

Inside issue

- ▲ **Giving**
2022 Scholarship Winners.....2
- ▲ **Borrow**
Auto Loan.....3
- ▲ **Tools**
Zelle Online Banking.....3
- ▲ **Investment Services**
Money Mantras4
- ▲ **Events**
Member Appreciation Days6
- ▲ **Events**
Shred Days.....6
- ▲ **Security**
The Sweetheart Swindle7

Savings Rates

Check out our competitive rates on all Beacon Credit Union savings products. Learn more at:
beaconcu.org/savings-rates/

2022 Scholarship Winners

In 2022, Beacon Credit Union awarded eight \$1,000 scholarships to financially assist students pursuing higher education. All these future leaders are entering their freshman year of college. We congratulate the following students and wish them well in their continuing education:



Audrey Piel
Purdue University



Cheney Canada
Trine University



Jeremiah Geise
Purdue University



Kaelyn Johnson
Indiana Wesleyan University



Katelyn Ousley
Indiana Wesleyan University



Mallori Grund
Indiana University Bloomington



Morgan Dyck
University of Indianapolis



Shoshana Keim
Purdue University

What Steers You?

Auto Loan

Beacon always has great auto loan rates, but throughout the month of July we will continue to offer an auto loan promotion with a starting auto loan rate as low as 2.49% APR and no payments for 90 days.

If you already have your auto loan elsewhere, consider refinancing at Beacon. We may be able to help you save on your monthly payment - and with today's gas prices, every little bit can help.

Contact your local Beacon loan representative. They would be happy to "crunch the numbers" and help you figure out your best option. Stop by your local member center or call (800) 762-3136 and ask to speak to your local loan representative. You can also apply online.

Learn more at:

beaconcu.org/loans/auto-loans/



AS LOW AS
2.49% APR*

*Annual Percentage Rate (APR) as of 6/1/22; subject to change. Requires automatic payment from a qualifying Beacon checking account. Rates based on credit performance, age of vehicle, and terms of the loan; subject to approval. Refinances of current BCU loans not eligible. Payment Example: Using 90 days to first payment, \$15,000 principle, at 2.49% APR for 60 months equals \$267.27 per month. Promo Code: AUTO2022



TOOLS

Send Money with Zelle®

Available online and your mobile banking app

Learn more at:

beaconcu.org/online-services/zelle/

Make your checkbook a thing of the past with Zelle®. From sending money to your landscaper to splitting the cost of your cousin's wedding gift, Zelle® is a fast, safe and easy way to send money to people you know and trust.

How do I get started? It's easy — Zelle® is already available within Beacon Credit Union's mobile banking app and online banking within Bill Pay! Check our app or sign in online and follow a few simple steps to enroll with Zelle® today.

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Money Mantras

Market swings causing you anxiety? These four money mantras can help you overcome it.

Provided by Tiffany J. Hauptert and Matthew S. Anderson



Tiffany Hauptert
CFP® Financial Advisor



Matthew S. Anderson
Financial Advisor

Whether it's the continuing presence of the COVID-19 pandemic, a sudden boost in prices related to gas, food, housing and other essentials, supply chain hiccups, an uncertain labor market (or any number of other things), the stock market has certainly seen its share of ups and downs over the past six months. As always, it's impossible to predict what the market will do on any given day. But at the start of a new year, it's always a good idea to take some deep, measured breaths and focus on some basic money mantras. Doing so will help you push through any anxiety you may be feeling regarding your retirement account (no yoga pose required).

Mantra #1: I Am Investing for the Long Term. An old saying goes, "saving for retirement is a journey, not a sprint." A volatile market can push the most experienced investors into making emotional decisions. However, it's never a good idea to change your investments simply because of day-to-day volatility. Set a strategy that's right for you and stick with it. Having a diversified portfolio can help you build confidence in

your long-term plan — so don't just throw it out the window during big market swings!

Historically, equity markets have trended upward over the long term. However, past performance is not a guarantee of future results. Investing involves risk, so you may want to consider working with a financial professional who can help you review your current tolerance for risk, keeping in mind your other financial goals.



Mantra #2: I Will Diversify My Portfolio. Putting your money into a number of investment options that include different types of asset classes can help reduce risk. Generally speaking, if your dollars are invested in materially different types of investments (stocks, bonds and cash), and market conditions cause one of your investments to decline, all of your money shouldn't be affected.

A simpler way to understand diversification is to look at the food you put on your plate. The more food groups and colors on your plate, the more nutrients your body consumes and the healthier you are. If, however, you only ate pizza every day, your body would suffer from a lack of key nutrients. The same is true for an investment portfolio's diversification. Investors who put their money in only one type of asset (such as stocks) are at an increased risk for loss of principal due to a lack of variety in their portfolio.

Mantra #3: I Will Rebalance My Portfolio on a Regular Basis. Over time, market changes can lead to shifts in your portfolio's asset

allocation. For example, you may have started with a 75/25 stock fund-to-bond fund split, but changes in the market caused stocks to now account for 85% of your portfolio's value. That's why it's important to periodically check your asset allocation to see if it aligns with your current strategy and risk tolerance. Keep in mind, you may also want

to rebalance to a more aggressive or conservative allocation should your tolerance for risk change due to where you are in life or how close you are to retirement.

Mantra #4: I Will Seek Professional Help If I Need It. Many people consult with an investment advisor for guidance regarding their

retirement plan investments. An advisor can help you determine an appropriate investment strategy to achieve your financial goals that is based on your risk tolerance and time frame.

Money Mantra Checklist

Mantra #1:
I Am Investing for the Long Term

Mantra #2:
I Will Diversify My Portfolio

Mantra #3:
I Will Rebalance My Portfolio on a Regular Basis

Mantra #4:
I Will Seek Professional Help If I Need It



Tiffany and Matthew may be reached at 800-762-3136 ext. 6415
Learn more at: beaconcu.org/beacon-investment-services/

Tiffany Hauptert and Matthew Anderson are financial advisors with, and securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Beacon Credit Union and Beacon Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Beacon Investment Services, and may also be employees of Beacon Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Beacon Credit Union or Beacon Investment Services. Securities and insurance offered through LPL or its affiliates are:

<small>Not Insured by NCUA or Any Other Government Agency</small>	<small>Not Credit Union Guaranteed</small>	<small>Not Credit Union Deposits or Obligations</small>	<small>May Lose Value</small>
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Thank You

Member Appreciation Days

You have trusted us for over 90 years and we are truly grateful. Our members make it possible for us to do what we love, every day. Helping our community members reach their financial goals is our top priority.

Celebrating you, our members, is always something we enjoy! Our Member Appreciation Days are back for 2022! Beacon Credit Union is excited to announce details this August and September of food and fun.

We would not be who we are without you – our member-owners! For every dollar in deposits and loans taken out, we are able to return the benefits back to you in the form of low-cost products, free services and convenient programs. So, to say “thank you” for your continued support, please stop by and visit us!

Stop by your local Member Center for food and fun!

Member Center	Date
Wabash / N. Manchester	August 5
Seymour	August 11
Rushville	August 19
Huntington / Marion	August 26
Auburn / Garrett / New Haven	September 9
Logansport / Peru	September 16
Rochester / Warsaw / Plymouth	September 23



FREE Shredding

Clear out old tax forms, bills and more!

At Beacon Credit Union, protecting your personal information is of our utmost importance. That is why we offer free shred days this August and September for our communities. Feel free to bring any personal, confidential, or old papers and documents that you would like shredded. View our 2022 schedule below!

▲ August 6

Wabash - Miami St.

▲ August 27

Marion Member Center

▲ September 17

Logansport - W. Market St.

The Sweetheart Swindle

The dangers of online dating and social media apps

This scam can be played out in person or online, however, most commonly online. While any age group can be lured into this scam, the target age does seem to be consumers over the age of 40 and the older the better. The illusion of love is the key factor in this scam. The unsuspecting consumer meets someone on a singles/dating website or possibly social media (such as Facebook, TikTok). The scammer will send the target pictures of a very attractive person and spends a good deal of time chatting via the internet.

They may ask the target to start chatting via text messages, Google Hangouts or various other downloadable apps. The scammer eventually comes up with a story about some sort of problem in their life and the problem can only be resolved with money. The victim believes they are truly in love with the person they've been communicating

with online/over the phone and want to help their newfound love.

How can you spot a Sweetheart Swindle?

- ▲ The person contacting you only wants to communicate outside the dating/social media site where you first met (luring you to leave the date/social media site and chat via text or another chat forum).
- ▲ The person you're talking to claims they can't call you and talk directly because they are overseas working for the government or a freelance contractor in a foreign country.
- ▲ Claims to be American but makes frequent spelling or grammatical errors that an English speaking person would not make.



What you can do to prevent becoming a victim?

- ▲ Only use well-known dating sites and follow their safety tips.
- ▲ Only chat with the person on the dating/social media site.
- ▲ Don't profess love too quickly (or accept someone professing love too quickly).
- ▲ Don't send money to anyone you've met online (no matter how badly you feel about their situation). Scammers often ask the target to send funds via money transfer systems (Zelle, CashApp, Venmo and such).
- ▲ Don't give out your online banking login credentials, account numbers or personal identifiers.

Beacon Credit Union Member Centers

Auburn (both locations)

(260) 925-0800

Crawfordsville Ag

(765) 364-1023

Garrett

(260) 357-0400

Huntington

(260) 359-9680

Logansport (Mall Rd.)

(574) 722-2161

Logansport (W. Market St.)

(574) 722-6395

Marion (N. Baldwin Ave.)

(765) 664-9537

Marion Ag (S. Branson St.)

(765) 662-1990

New Haven

(260) 493-0725

North Manchester

(260) 982-7551

Peru (N. Broadway)

(765) 472-3472

Peru (W. Main St.)

(765) 472-1214

Peru Ag (Old Key Dr.)

(765) 472-1022

Plymouth

(574) 936-2150

Richmond Ag

(765) 935-2222

Rochester (Main St.)

(574) 223-1504

Rochester (Rouch Pl. Dr.)

(574) 223-4871

Rushville (152 E. US Highway 52)

(765) 932-1801

Rushville Ag (210 E. US Highway 52)

(765) 932-2750

Seymour

(812) 522-9527

Wabash (all branches)

(260) 563-7443

Warsaw

(574) 268-1276

Washington Ag

(812) 257-8801

Department Extensions

Collections.....ext. 2044

Beacon Inv. Services.....ext. 6415

Beacon Trust Services.....ext. 2013

Contact Center "0" or "3"

Email: beaconcu@beaconcu.org

Do not include confidential information such as account numbers in email correspondence.



Beacon Ag Group is a department of Beacon Credit Union. Each account insured up to \$250,000 by American Share Insurance. By members' choice, this institution is not federally insured. Beacon Ag Services not insured by American Share Insurance.