



*Your* **DRIVE.**  
*Your* **LOAN.**  
*Your* **CHOICE.**

# Auto Loans

**NO** PAYMENTS  
FOR 90 DAYS

Apply Today! [beaconcu.org/loans/auto-loans/](https://beaconcu.org/loans/auto-loans/)

**Extend your repayment term  
by up to 6 months\***

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\*Extend your repayment term by up to 6 months, only available if the borrower purchases any of the following coverages: Guaranteed Auto Protection (GAP) Insurance, Depreciation Protection Waiver (DPW) coverage, Mechanical Breakdown Protection (MBP), Credit Life Insurance and Disability Insurance. Promo Code: AUTO2023





# Project Spotlight

*Shine a light on your community*



For the past 13 years we have enjoyed being able to shine a light on those that work so hard in our communities. We know that, many times, volunteers and organizations go unnoticed for the hard work and time they put into their communities.

We want to change that.

Beacon Credit Union will donate various monetary amounts to three organizations from all 13 communities where there is a full-service Member Center and we need your help deciding the winners. Through Project Spotlight, we entrust voting to you and all our neighbors to showcase local organizations. Last year, Project Spotlight received over 60,000 votes. Thank you for your incredible support!

Each individual may vote one per day, per community, by either visiting our website or their local Member Center. Then be sure to share your vote on social media to encourage others to vote.

**Vote Now!**

[beaconcu.org/  
project-spotlight/](https://beaconcu.org/project-spotlight/)



- Nominations for 2023 ran March 21<sup>st</sup> - May 31<sup>st</sup>
- Voting runs July 1<sup>st</sup> - July 31<sup>st</sup>
- 2023 Winners will be announced August 11<sup>th</sup>
- First place will receive \$1,000, Second place will receive \$500, Third place will receive \$250  
*(Third place winners are randomly picked.)*
- Total amount donated by Beacon in 2023: \$22,750





## EVENTS

# Member Appreciation Days

We couldn't do it without **YOU!**

Our members are what make it possible for us to do what we love every day. And what do we love to do? Celebrate you – our members! So let's celebrate this summer with our Member Appreciation Days!

You have trusted us for over 92 years to have your best interest at the core of our service, and for that we are extremely grateful. 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. To say "thank you" for your continued support, each Member Center will be celebrating our members throughout the day so be sure to give us a visit and grab some food and goodies!



**Join us throughout the day  
for food and fun!**

July 14<sup>th</sup> — Seymour

August 4<sup>th</sup> — Huntington / Marion

August 11<sup>th</sup> — Rushville

August 18<sup>th</sup> — Logansport / Peru

September 22<sup>nd</sup> — Plymouth / Rochester / Warsaw

## UPCOMING: SHRED DAYS

At Beacon Credit Union, protecting your personal information is our priority. That is why we are offering several free shred days this summer for our communities. Bring any personal, confidential, or old papers and documents that you would like to have shredded.



**July 15 - Auburn**  
136 W. 7<sup>th</sup> St.



**July 29 - Rushville**  
152 E. US Hwy 52



**September 23 - Rochester**  
430 Rouch Place Dr.

Services provided by:

**community  
Shred-it**



# The Basics of Financial Fitness

Becoming financially fit requires maintaining foundational elements, including a budget, emergency fund, strong credit score, and retirement savings.

There's a subjective uncertainty associated with financial wellness. Are you financially fit? And if so, how fit are you?

While there is no clearly defined threshold for answering affirmatively, much less grading your level of fitness, there are baseline elements associated with financial fitness. To make sure that you're on the right track, develop a financial plan that lays out clear goals and timelines. Below are steps to get you started.

## Budget Crunch

As a first step, make a reasonable and practical budget, assessing your income and expenses (by month, if possible), to understand your cash flow and identify areas where you can trim costs. Revisit and revise your budget regularly to make sure it aligns with your personal circumstances.

## Save for Unexpected Expenses

Prepare for unexpected expenses, such as a medical emergency or major home repair, by establishing an emergency fund that can pay for these costs. (Ideally, you want to keep three to six months' worth of living expenses in the fund.) Without such a backup source of payment, you may have to incur credit card debt, which can be unwise.

## Regularly Assess Your Goals

Think about your short-, medium- and long-term goals at least once

a year. Do you want to pay off your student debt, buy a new home, or travel during retirement? Do you have enough set aside to pay an upcoming tax bill? Your long-term goals may not change often, but your short-term goals, such as paying bills and reducing debts, may need to be reevaluated several times a year.

## Stay Credit-Worthy

Check your credit report periodically to make sure there are no errors, while also using it as a tool to make sure that you're paying your bills on time and staying within your established credit limits. Such actions will help increase your credit score.

**Note:** You are entitled to a free copy of your credit report annually from the three major credit reporting companies, Experian, Equifax, and TransUnion.

## Establish Long-Term Financial Goals

Saving for your retirement is a personal decision that will help shape your lifestyle during your Golden Years. It's never too early (or late) to work with a financial professional to strengthen your retirement plan.

## Increase Investments Potential Faster With Early Contributions

Investing early and often, such as a small recurring investment over a long period of time, has the potential to produce greater returns than investing a larger amount over a shorter period of time.

For instance, if you invest \$75 a month beginning at age 25 and continue until you are 65, your earnings will be greater than the 35-year-old who invested \$100 a month until reaching 65 (assuming an equal rate of interest for each).

(This is a hypothetical example and is not representative of any specific investment. Your results may vary.)

## Review Your Plan

Establishing a financial plan is not a one-and-done proposition. Review your plan at least annually, revising it as necessary to align with your financial goals.



Tiffany Hauptert  
CFP®, Financial Advisor



Matthew S. Anderson  
Financial Advisor

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LEARN

# Advantage Plus Checking

Are you looking for a rewards checking account that offers more than the basics? With Advantage Plus from Beacon Credit Union, we've got you covered. A high return and ATM refunds help you put more money back into your pocket. Check it out today and upgrade to Advantage Plus Checking!

- No monthly service fees
- No minimum balance requirements
- Protection with Courtesy Pay
- Free mobile deposit capture

[Learn more at beaconcu.org/personal-checking/](https://beaconcu.org/personal-checking/)



# Youth Debit Account

Our Youth Debit Account provides ages 12-17 the ability to learn money management and establish good financial history, all with no minimum balance or monthly account fees. Other benefits include:

- Free eStatements
- Online/Mobile banking with remote deposit capture
- Parent/Legal Guardian required as a joint owner
- CardSmart card controls

[Learn more at beaconcu.org/personal-checking/](https://beaconcu.org/personal-checking/)



## 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 Member Centers)

(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](mailto:beaconcu@beaconcu.org)

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



AMERICAN SHARE INSURANCE

Each account insured up to \$250,000.

By members' choice, this institution is not federally insured.