



# Annual Report 2025

**Rooted in Community -  
Wherever Our Members Are**

## Annual Report, 2025

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## 95<sup>th</sup> Annual Meeting

### Agenda - March 16<sup>th</sup>, 2026

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Invocation.....	Tom Jones, BCU Board Member
Call to Order.....	Herb Horrom, Chairman
Secretary Report.....	John Peters, Secretary/Treasurer
Nominating Committee Report.....	Dustin Cuttriss, President/CEO
Financial Report.....	Steve Caryer, CFO
Directors and Management Reports.....	Dustin Cuttriss, President/CEO
Credit Committee Report.....	Trisha Loker, CCO
Supervisory Committee Report.....	Rob Parker, Committee Chairman
Old Business.....	Herb Horrom, Chairman

The mission of Beacon Credit Union is to provide fair and competitive financial products and services responsive to the needs of all member-owners.

# Secretary Report

Following an invocation by Ben Woodcox, Chairman Herb Horrom called the 94th Annual Shareholders Meeting of Beacon Credit Union to order at 2:00 p.m. on March 17, 2025 in Legacy Hall, Honeywell Center; Wabash, Indiana. Members were welcomed and a quorum was declared.

Minutes from the March 18, 2024 Annual Shareholders Meeting were included in the Annual Report and presented by John Peters, Secretary/Treasurer. Peters made a motion to accept the minutes as presented. Marilyn Jett second the motion and it carried.

Dustin Cuttriss, President/CEO, presented the report of the Nominating Committee consisting of Larry Thrush, Ernie Peas, and Richard Dubois. John Peters, Sarah Delbecq and Tom Jones were each nominated to serve three-year terms on the Board of Directors. Nominated to the Supervisory Committee were Brandon Gerber for a three-year and Joy Conley for a two-year term. No nominations were received by petition from the membership. With a nominee for each position, Anita Roos made a motion to elect John Peters, Sarah Delbecq and Tom Jones to three-year terms on the Board of Directors, and Brandon Gerber and Joy Conley to a three-year and two-year term, respectively, on the Supervisory Committee by acclamation of the members present. Dawn Aschleman second the motion and it carried.

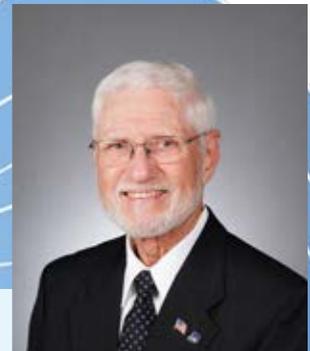
The December 31, 2024 Financial Report was presented by Steve Caryer, Chief Financial Officer. As of December 31, 2024, total assets of the Credit Union were \$1,526,000,000. Solid operating results provided for regulatory net

worth to reach \$224.7 million on December 31, 2024. Graphs were presented to demonstrate the financial soundness of Beacon Credit Union. Tom Jones made a motion to accept the 2024 Financial Report as presented. Brian Mahoney second the motion and it carried.

Cuttriss introduced the members of the Board of Directors and Executive Team of Beacon Credit Union and reported on the action taken by the Board of Directors and Management during 2024. Cuttriss also emphasized the Mission of this Credit Union focuses on providing quality loans and deposit programs that respond to the needs of our membership. Craig Bright, VP. AG Lending Operations introduced the Credit Committee members and reported on the Credit Committee activity for 2024. Rob Parker, Chairman of the Supervisory Committee introduced members of the Supervisory Committee and reported on behalf of the Supervisory Committee. Written reports are included in the 2024 Annual Report.

Cuttriss recognized the retirement of Paul Hartman, Board of Director. Hartman served on the Supervisory Committee March 2017 through March 2022, when he moved to the Board of Directors.

There being no further business, the meeting was adjourned at 2:27 p.m. upon motion by Vince Harrell. John Staley second the motion and it carried.



**John Peters,**  
Secretary/Treasurer

# Nominating Committee

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The committee has nominated two candidates for Board of Director positions and one candidate for the Supervisory Committee. Terms are for three years. Included is a short biography for each candidate. Nominating Committee Members: Richard Dubois (Chairman), Ernie Peas (Committee Member), Larry Thrush (Committee Member)



## **Dennis Post, Board Member**

Denny and his wife, Patty, relocated back to Indiana from Arkansas and are the parents of three children. Dennis spent 37 years in the credit union movement, retiring from Beacon in 2016. He held various positions over the years spending the majority of his time in agricultural lending. Dennis earned a Bachelor of Science degree in Natural Resources and Environmental Sciences from Purdue University. He served on various boards including the Cooperative Financial Association where he served as President, the Auburn Chamber of Commerce and the DeKalb County Community Foundation. Dennis was actively involved with various youth sports programs for over 25 years Directing and Coaching, including Manager/Treasurer with the DeKalb Central Boy basketball program and a volunteer tennis coach at DeKalb High School. He is a member of Remnant Church of Jesus Christ of Latter Day Saints where he is an ordained Elder and Seventy. After serving on the Supervisory Committee in 2022, Denny has served on the BCU Board of Directors since 2023.



## **Jim Yates, Board Member**

Jim and his wife, Rayne, live in Mexico, IN. They have two children and one grandchild. Jim was born and raised on a small grain farm in Wabash County, Indiana. He is a 1965 graduate of Northfield High School. Following high school, Jim served in the USAF for four years and attended Indiana University – Kokomo. Jim retired in 2014 after a 42-year career at Miami-Cass REMC where he served 31 of those years as Chief Executive Officer. Jim currently serves on boards of several organizations including the Grissom Community Council, Miami County YMCA, Miami County Economic Development Authority (current Board Chairman), and is a member of the First Presbyterian Church in Peru. He was appointed to the BCU Board of Directors in January 2019 after serving on the Supervisory Committee since 2014.



## **Rob Parker, Supervisory Committee Chairman**

Rob and his wife, Renée, empty nesters, reside in Winona Lake, Kosciusko County. With 10 years of service, he continues in his dual leadership roles as both the President/CEO of Kosciusko Chamber of Commerce and Executive Director of Main Street Warsaw. Prior to this, he spent 19 years in various managerial roles with Sprint, 360 Communications, Embarq, and CenturyLink. Rob obtained a dual degree in Management and Marketing from Indiana Tech. He also is involved in the local Kiwanis and Rotary clubs, a board chair of the Indiana Chamber Executive Association, and a board member at the Easterseals Arc Northeast Indiana, the Ride Walk Warsaw Winona Lake, the NE Indiana Regional Chamber, and the Warsaw Education Foundation. They attend Warsaw Community Church and regularly serve in various roles. Rob has served on the Supervisory Committee since 2020.

# Consolidated Balance Sheets

## BEACON CREDIT UNION

December 31, 2025 and 2024

	2025	2024
<b>Assets</b>		
Cash and due from banks	\$ 9,689,071	\$ 8,107,510
Interest-bearing demand deposits	32,932,606	30,963,922
Cash and cash equivalents	42,621,677	39,071,432
Available-for-sale debt securities	348,572,405	316,321,287
Loans, net of allowance for credit losses of \$4,995,880 and \$3,292,175 at December 31, 2025 and 2024	1,218,383,463	1,057,726,181
Corporate One Federal Credit Union Perpetual Capital	900,000	900,000
Premises and equipment, net	14,117,375	7,600,448
Investment in AgriBank	100,000	100,000
Federal Home Loan Bank stock	7,553,100	6,959,400
Loan servicing rights	348,162	261,632
Share insurance deposit	15,982,775	16,498,167
Insurance and annuity contracts	33,999,447	30,328,459
Goodwill	42,590,336	18,810,763
Core deposit intangible	4,085,648	-
Accrued interest receivable	10,903,662	9,926,370
Other assets	26,539,513	21,458,857
Total assets	<u>\$ 1,766,697,563</u>	<u>\$ 1,525,962,996</u>
<b>Liabilities and Members' Equity</b>		
<b>Liabilities</b>		
Members' share accounts	\$ 1,474,663,012	\$ 1,213,360,594
Borrowings	90,000,000	139,000,000
Accrued interest and dividends payable	899,259	979,298
Other liabilities	13,090,328	9,953,821
Total liabilities	<u>1,578,652,599</u>	<u>1,363,293,713</u>
<b>Members' Equity</b>		
Regular reserve, restricted	88,855,938	84,708,025
Retained earnings, unrestricted	142,472,363	138,844,181
Accumulated other comprehensive loss	(43,283,337)	(60,882,923)
Total members' equity	<u>188,044,964</u>	<u>162,669,283</u>
Total liabilities and members' equity	<u>\$ 1,766,697,563</u>	<u>\$ 1,525,962,996</u>

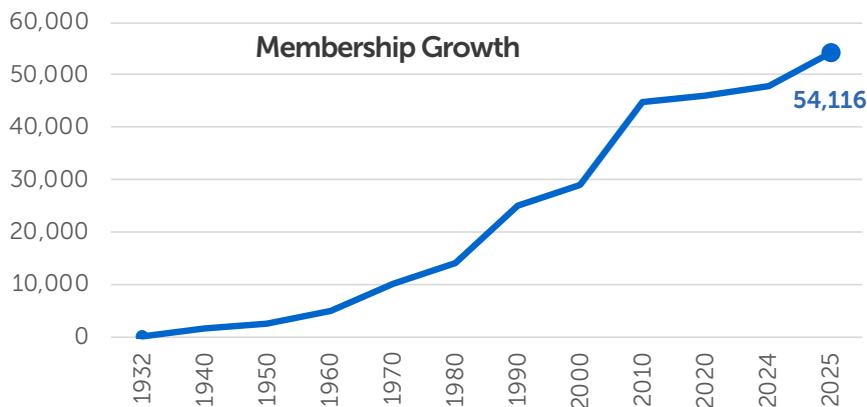
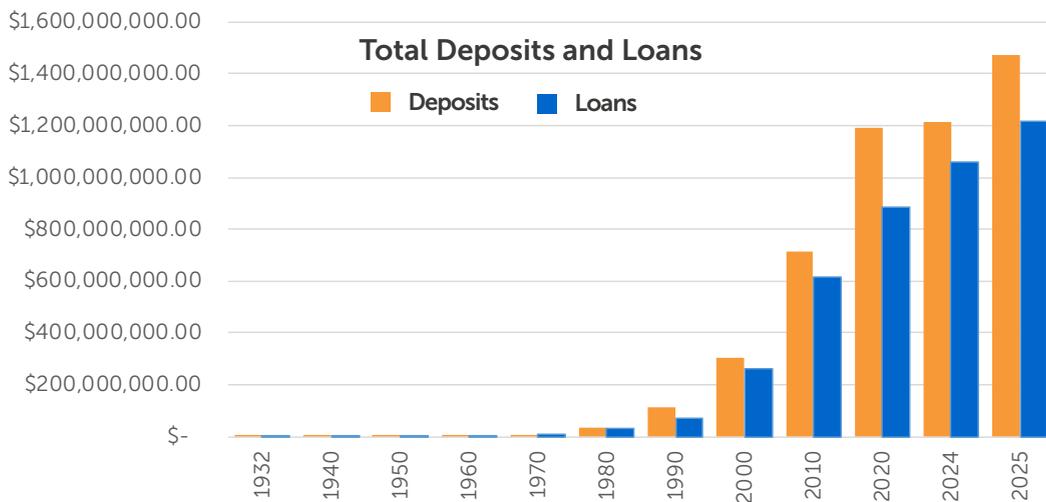
# Consolidated Statements of Income

## BEACON CREDIT UNION Years Ended December 31, 2025 and 2024

	2025	2024
<b>Interest Income</b>		
Interest and fees on loans	\$ 60,076,981	\$ 48,056,491
Securities and balances with other institutions	11,670,934	12,594,456
Total interest income	<u>71,747,915</u>	<u>60,650,947</u>
<b>Interest Expense</b>		
Members' deposits	23,007,844	21,881,879
Borrowings	4,684,395	5,658,995
Total interest expense	<u>27,692,239</u>	<u>27,540,874</u>
<b>Net Interest Income</b>	44,055,676	33,110,073
<b>Provision for Credit Losses</b>	989,774	–
<b>Net Interest Income After Provision for Credit Losses</b>	<u>43,065,902</u>	<u>33,110,073</u>
<b>Noninterest Income</b>		
Fees and commissions	8,209,161	7,424,751
Earnings on insurance and annuity contracts	1,111,392	1,047,664
Loan sales and servicing, net	645,929	452,830
Net realized losses on sales of securities	–	(16,186)
Other	1,243,873	1,437,302
Total noninterest income	<u>11,210,355</u>	<u>10,346,361</u>
<b>Noninterest Expense</b>		
Salaries and employee benefits	27,964,132	23,438,429
Occupancy and equipment	8,573,985	6,825,200
Printing and office supplies	819,967	675,602
Professional and outside services	6,263,380	5,715,232
Advertising	739,932	743,930
Other	1,959,161	1,521,854
Total noninterest expense	<u>46,320,557</u>	<u>38,920,247</u>
<b>Income Before Income Taxes</b>	7,955,700	4,536,187
<b>Indiana Franchise Tax Expense</b>	179,605	33,873
<b>Net Income</b>	<u>\$ 7,776,095</u>	<u>\$ 4,502,314</u>

# Historical Data

Year	Deposits	Net Loans	Assets	Dividends Paid
1932	\$ 3,034	\$ 2,861	\$ 3,326	\$ 135
1940	\$ 103,297	\$ 103,297	\$ 137,814	\$ 3,677
1950	\$ 941,455	\$ 757,253	\$ 1,173,102	\$ 22,968
1960	\$ 2,428,867	\$ 2,305,640	\$ 2,656,018	\$ 84,302
1970	\$ 8,430,243	\$ 8,843,938	\$ 9,420,260	\$ 571,984
1980	\$ 32,918,225	\$ 32,039,793	\$ 37,979,552	\$ 2,225,704
1990	\$ 112,471,266	\$ 70,860,070	\$ 127,787,619	\$ 7,763,875
2000	\$ 302,402,385	\$ 260,197,755	\$ 361,066,164	\$ 15,184,613
2010	\$ 714,625,882	\$ 616,408,624	\$ 853,495,824	\$ 10,797,343
2020	\$ 1,194,161,506	\$ 887,327,447	\$ 1,402,627,161	\$ 11,774,774
2024	\$ 1,213,360,594	\$ 1,057,726,181	\$ 1,525,962,996	\$ 21,881,879
2025	\$ 1,474,663,012	\$ 1,218,383,463	\$ 1,766,697,563	\$ 23,007,844



# Directors Report

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Beacon Credit Union (BCU) achieved another strong year in 2025. Through the dedication of our team and disciplined financial management, your Credit Union successfully navigated a complex and evolving economic environment while continuing to deliver value to our member-owners.

The financial industry faced ongoing challenges, including inflationary pressures, regulatory changes, and global and domestic uncertainty. Despite these headwinds, BCU executed a balanced strategy that protected member deposits, maintained strong capital and liquidity, and supported sustainable growth.

As economic conditions stabilized and interest rate adjustments created new opportunities, lending activity increased as members advanced home, vehicle, and personal financial goals. A continued focus on operational efficiency and risk management allowed BCU to remain financially sound while investing in technology, service delivery, and long-term growth.

Throughout the year, BCU remained committed to strengthening members' financial security and positioning the Credit Union for continued success.

## 2025 Financial Highlights

- Total assets increased by \$240 million
- Total deposits grew by \$261 million
- Total loans increased by \$162 million
- Interest paid to members exceeded \$23 million

These results reflect a year of strategic growth, largely driven by the successful acquisition of Mid-Southern Savings Bank, which expanded our footprint, enhanced lending capacity, and increased the value delivered to members.

## Acquisition of Mid-Southern Savings Bank

The most significant initiative of 2025 was the successful acquisition and integration of Mid-Southern Savings Bank. More than 5,000 new

members joined Beacon-served communities following regulatory approval in March and the transaction closing on April 25. New full-service Member Centers in Salem, Mitchell, and Orleans opened April 28, 2025.

Comprehensive staff training was completed, and full system integration was successfully finalized on July 28. This expansion strengthens Beacon's presence in Southern Indiana, enhances long-term financial strength, and supports continued investment in competitive rates, innovative services, and member benefits.

## Loan Interest Rebate

Strong financial performance in 2025 allowed Beacon Credit Union to return more than \$2.32 million in loan interest rebates to eligible member-borrowers. These rebates are made possible by members choosing Beacon for their lending needs and reflect our cooperative commitment to sharing success.

For the past 19 years, Beacon Credit Union has returned more than \$1 million annually in loan interest rebates, reinforcing the value of member ownership.

## Looking Ahead

The outlook for 2026 is cautiously optimistic, with a stabilizing economy, easing inflation, and gradual interest rate adjustments. While competition remains strong, renewed lending activity is expected as members pursue home, vehicle, and business financing.

BCU will continue prioritizing strong capital and liquidity, effective risk management, and technology investments to enhance efficiency and service. Entering 2026 with solid fundamentals, Beacon Credit Union remains well positioned to support members and communities through trusted guidance, competitive products, and the strength of a cooperative focused on long-term success.

# Management Report

Over the past year, Beacon Credit Union continued to demonstrate strong financial stability, allowing us to support our members and communities. Protecting our members' financial well-being remains at the core of everything we do. Our regulatory net worth ratio remains strong at 13.16 percent, well above required levels, positioning us to invest in enhanced services while offering competitive deposit and loan rates. We also maintained top ratings from the Indiana Department of Financial Institutions, American Share Insurance, and our independent auditors.

Throughout the year, we focused on enhancing member experiences, improving processes, and strengthening the financial position of the communities we serve. By delivering innovative tools, personalized service, and dependable support, we continue to create meaningful value for our member-owners. The following highlights reflect just a few ways we served you this past year.

## Financial Education

We continue expanding financial education efforts across our communities by building partnerships with local organizations and schools to deliver practical financial literacy at every stage of life.

This past year we partnered with Rochester Community High School to lead a three-week financial literacy course for high school seniors. This pilot program served as the foundation for expanding education efforts to additional schools while strengthening existing partnerships.

Beacon also began a partnership with the Wabash County Jail to provide financial education through the Jail Chemical Addiction Program (JCAP). This four-month, evidence-based program focuses on recovery, mental health, and life skills. Five Beacon employees rotated weekly to deliver one-hour Banking 101 sessions, supporting financial stability and successful reentry.

## Community Initiatives

Community involvement is at the heart of who we are. Highlights from the past year include:

- Employees contributed approximately 902 volunteer hours to local organizations.
- The Beacon Credit Union Foundation awarded more than \$63,000 in grants to ten deserving nonprofits.
- Together with our members, employees and business partners we raised and presented \$65,000 to the Riley Children's Foundation.
- Over \$22,000 was distributed to 39 organizations through Project Spotlight.
- Five students received \$2,500 scholarships through the Beacon Scholarship Program.

## New Membership Share Account

Late in the year, we introduced the Ownership Share account, offering the benefits of membership while earning one of our highest APY rates. Members can earn up to 6.00% APY\* through qualifying deposits such as Debit Card Round Up, Share Certificate interest and loan rebates all in one convenient account, with access to withdraw funds at any time.

\*Annual Percentage Yield (APY) as of 3/01/2026 if balance is above \$5; subject to change. Promoted interest rate paid on entire balance when maintained at \$5.01 and above. No interest paid on balances \$5.00 and below. Applicable Share Certificate dividends exclude HSA and IRA. Access via debit cards or checks (paper or electronic) not permitted. \$5.00 monthly inactivity fee incurred if no additional activity across the individual's membership within previous 12 months. Consumer accounts only; business accounts not eligible.

### Member Surveys

This fall, we completed our first full year of member surveys, reaching approximately 1/12 of our membership each month. We established a baseline Net Promoter Score that exceeded industry averages. Member feedback prompted follow-up conversations to resolve concerns, answer questions, and further improve service.

### Member Center Interior Refresh Initiative

We are in year two of our five-year plan to modernize Member Centers. Enhancements were completed at Auburn – Grandstaff Dr. and Wabash – Wedcor Ave., with renovations in progress at the end of 2025 for Wabash – Miami St. Improvements include updated seating, lighting, workstations, and more efficient layouts with our member experience in mind.

### Updated CardSmart & Digital Issuance Services

In 2025, we launched enhanced CardSmart features and digital debit card issuance. CardSmart, available through our mobile app and now desktop online banking allows real-time card controls, alerts, and transaction viewing. We also introduced digital debit card issuance, providing immediate, 24/7 access to card credentials for mobile wallets and online purchases. Members no longer need to wait for a physical card, while benefiting from enhanced security, reduced fraud risk, and instant replacement for lost or stolen cards.

### Looking Ahead

Beacon Credit Union remains committed to financial strength, exceptional service, and positive community impact. Guided by our purpose and member feedback, we are well positioned to continue supporting our members and communities with confidence.

## The Management Team



**Dustin Cuttriss**  
President/CEO



**Lori Eltzroth**  
Chief Administration Officer



**Ryan Showley**  
Chief Information Officer



**Todd Beehler**  
Chief Strategy Officer



**Trisha Loker**  
Chief Credit Officer



**Marc Briney**  
Chief Marketing Officer



**Dawn Aschleman**  
Chief Operations Officer



**Steve Caryer**  
Chief Financial Officer

# Credit Committee Report

Your Credit Committee serves by meeting periodically to discuss credit decisions and help ensure overall credit quality and consistency. The committee reviews applications that fall outside of the prescribed credit guidelines provided to our loan officers and underwriting team. Residential mortgage loans, commercial loans and agricultural loans are the types of credits most frequently reviewed.

Throughout 2025, 2,000 new loans were opened, resulting in over \$236 million in loan disbursements. That's an average of 167 new loans totaling approximately \$19.67 million each month. Member-owners continue to trust Beacon Credit Union as a valid resource for their borrowing needs. The table below illustrates the gross loan activity by credit sector:

Credit Category	# of Accounts	Dollars Disbursed
Consumer	1,321	\$ 21,126,672
Residential Mortgage	115	17,496,005
Commercial	137	57,129,267
Agriculture	427	140,389,157
<b>TOTALS</b>	<b>2,000</b>	<b>\$ 236,141,101</b>

Inflation and the general economy continued to cause a decline in consumer spending in 2025. This had a negative impact on consumer lending. We saw an increase in mortgage lending throughout the year. With a commitment to diversifying the loan portfolio and to better serve our members, continued emphasis was placed on commercial lending in 2025 which saw an increase of 240% in outstanding balances. This includes commercial balances acquired through MSSB. Agricultural lending experienced slower than normal growth due to a challenging ag economy but still increased by 1.71%.

Credit Category	Outstanding Balances December 31, 2025	Outstanding Balances December 31, 2024	2025 Net Change
Consumer	\$ 50,827,228	\$ 52,913,840	\$(2,086,612)
Residential Mortgage	292,322,374	252,988,280	39,334,094
Commercial	168,282,981	49,508,769	118,774,212
Agriculture	717,586,955	705,527,722	12,059,233
Leases	0	79,745	(79,745)
<b>TOTALS</b>	<b>\$ 1,229,019,538</b>	<b>\$ 1,061,018,356</b>	<b>\$ 168,001,182</b>

Beacon Credit Union continues to administer a credit culture that remains fair, simplistic, flexible and consistent. Our philosophy is to provide a competitive environment and a mutually beneficial credit solution for both the borrower and institution. Your credit committee, appointed by your board of directors, greatly appreciates the trust and faith members have placed in our lending services and encourages each member to utilize their financial cooperative for all of their future financing needs.



**Trisha Loker**  
Committee Member



**Todd Beehler**  
Committee Member



**Craig Bright**  
Committee Member

# Supervisory Committee Report

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**Rob Parker**  
Chairperson

This committee functions independently and employs an internal auditing team to monitor our internal controls and execute our audit plan. We interact regularly with Beacon Credit Union Board of Directors and Executive Team, Indiana Department of Financial Institutions, American Share Insurance, and independent certified public accountants to implement our responsibilities. It is the opinion of the Supervisory Committee that the internal controls are effective and adequately protect Beacon Credit Union, its members, management, and employees.



**Brandon Gerber**  
Committee Member

Every member-owner was provided a statement and opportunity to verify their loan and deposit account balances with the records of the Credit Union on September 30, 2025. The verification process reflected no material discrepancies in the records of the organization. This year, we employed Cherry Bekaert Advisory, LLC, and Computer Services, Inc. (CSI), both independent professional auditing firms, to review internal controls and safeguards within our Information Technology functions. The December 31, 2024 external audit was performed by FORVIS Mazars, LLP, and the December 31, 2025 external audit is currently in process.



**Joy Conley**  
Committee Member

As in past years, we are proud to report the 2024 Independent Auditor's Report contained an unmodified opinion indicating the financial statements present fairly, in all material respects, the financial position of Beacon Credit Union, in conformity with accounting principles generally accepted in the United States of America. Our committee is pleased to announce the financial records presented in this Annual Report for the year ended December 31, 2025 are accurate, prudent internal controls exist, and Beacon Credit Union continues to operate within all applicable laws.

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Your Supervisory Committee is a three-member body elected by the membership. As established under the Indiana Credit Union Act, the primary responsibilities of your elected Supervisory Committee include:

- Assuring the accuracy of the financial records
- Determining that your Credit Union is being operated according to all applicable laws

# Investment Services Report

Beacon Investment Services located at Beacon Credit Union was established in 1986 to provide investment and retirement planning services. The program makes available a wide array of products including mutual funds, annuities, full service brokerage accounts, IRA's, 529 educational plans, stocks, bonds and retirement plan distribution education through LPL Financial.

Beacon Investment Services had a year marked by ongoing efforts to support clients and strengthen internal operations. We continue to introduce our program to more members as credit union membership grows. Amid rising interest rates, historical inflation, and uncertainty, members continued to find confidence by partnering with an advisor at Beacon Investment Services. The need to accumulate funds for increasingly longer retirements due to longer life spans as well as the efforts to preserve assets still make investment options viable for our clients.

Beacon Investment Services will assist members to assess their options and move forward with a plan of action based on their individual financial goals. When uncertainty is the highest and there are many questions, access to a professional financial advisor is a valuable asset.

The team at Beacon Investment Services is ready to help with your investment and retirement needs. We would like to thank all of our current clients who have chosen Beacon Investment Services. We appreciate your business. Do not hesitate to call any member of the Beacon Investment Services team to ask questions or schedule an appointment.



**Tiffany Hauptert** CFP®  
Program Manager &  
Financial Advisor



**Matthew Anderson** CFP®  
Financial Advisor



**Emily Dever**  
Client Service Coordinator

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:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May lose Value
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Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services.



# Charitable Giving

## Beacon Credit Union Foundation

The Beacon Credit Union Foundation invests in local charitable organizations to improve the lives of Beacon members and the communities they serve.

Grant applications are reviewed twice annually and are evaluated by a selection committee and the Foundation's Board of Directors.

Learn more at [beaconcu.org/beacon-foundation/](http://beaconcu.org/beacon-foundation/)



### 2025 Recipients

- Alpha Xi Chapter of Psi Iota Xi
- Community Harvest Food Bank
- Healthy Community Coalition
- Meals on Wheels
- Reins to Recovery
- Servants at Work
- St. Martin's Healthcare, Inc.
- The King's Academy
- Twelve Mile Community VFD



Beacon Credit Union Foundation is a non-profit 501 (c) (3) charitable foundation and the philanthropic arm of Beacon Credit Union and is funded entirely by the Credit Union. The foundation is a separate, independent legal entity, incorporated in Indiana and operated by a Board of Directors comprised of Beacon Credit Union employees and directors.

## 2025 Project Spotlight Grant Recipients

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Through Project Spotlight, our goal is to be able to support community projects both large and small, and to bring awareness to the many helpful organizations in our communities. Members are encouraged to nominate then vote for projects in their area. Two projects in each community that received the most votes were awarded \$1,000 for first place and \$500 for second place. A third project was randomly drawn to receive \$250.

4-H Horse and Pony	Kids Hope
85 Hope	Lagro Canal Foundation
Alliance Industries Inc.	Laketon Lions Club
American Veterans Freedom Float	Lewis Cass Band Boosters
Anchor House	Lost Dogs of Fort Wayne
Catholic Charities RSVP Food Pantry	MoRE for Kids
Circles of Grant Co.	North Manchester Soccer Club
Civic Players of Logansport	One Dog at a Time Rescue
Community Closet	Operation Lend a Hand
Daniel's Place	Orange Heart Medal Foundation
From This Day Forward	Peru Circus Festival Band
Events Ministry	Radiant Health
Fulton Co. Animal Shelter	Scratching Post Cat Rescue
Fulton Co. Pork Producers	Services of the Visually & Hearing Impaired
Girls Inc. of Jackson Co.	Special Friends
Helping Paws Pet Haven	St. John's Lutheran Church (Peru)
Huntington Co. Little League	Sweet Cheeks Diaper Pantry
Huntington Co. Humane Society	Tyner IOOF
Image of Hope	Wabash Co. 4-H
Joe's Hope	Wheels on Fire Cancer Crusaders

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## 2025-2026 Beacon Scholarship Recipients

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In 2026, Beacon Credit Union will award five (5) \$2,500 scholarships to financially assist students pursuing higher education. Member-applicants must submit two short essays, a current transcript, and community service activities, to be reviewed by an internal committee.

Danika Holbrook.....	Southwood High School
Sophia Holley .....	Northfield Jr/Sr High School
Anna Sterk .....	Tippecanoe Valley High School
Lily Yax .....	Lewis Cass High School
Avery Ziembo .....	Carroll High School



## Member-Driven, Community-Focused

In 2025, Beacon Credit Union employees completed over **900 hours** of community service!



# Board of Directors



**Herb Horrom**  
Chairman



**Dr. Lindsay Culver**  
Vice Chair



**John Peters**  
Secretary/Treasurer



**Sarah Delbecq**  
Director



**Tom Jones**  
Director



**Dennis Post**  
Director



**Jim Yates**  
Director



## INTEGRITY

Acting honestly, ethically, and transparently—even when it's difficult—while staying true to our values.



## POSITIVE ENERGY

Bringing optimism, enthusiasm, and a can-do mindset that fuels engagement, creativity, and results.



## OWNERSHIP

Taking pride, accountability, and responsibility for our work, outcomes, and continuous improvement.



## COLLABORATION

Working together, sharing ideas, and leveraging diverse strengths to achieve better outcomes.

# Beacon Core Values



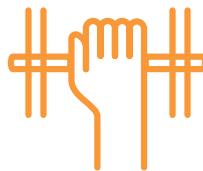
## SERVANCY

Leading by serving others, empowering teams, and fostering trust, growth, and shared purpose.



## CRITICAL THINKING

Objectively evaluating information and perspectives to make informed decisions and solve problems.



## EFFORT

Applying focused, persistent energy and dedication to achieve meaningful goals and progress.



## LOYALTY

Demonstrating commitment and support to our organization and its values through challenges and change.

# Helping Hoosiers Since 1931.

*Now with 22 member centers, serving 56 counties.*

## Member Center Locations

### Auburn

136 W. Seventh St.  
715 N. Grandstaff Dr.

### Garrett

1114 S. Randolph St.

### Huntington

136 Northpoint Ave.

### Logansport

216 Mall Rd.  
1405 W. Market St.

### Marion

1603 N. Baldwin Ave.

### Mitchell

1505 W. Main St.

### New Haven

10983 Isabelle Dr.

### North Manchester

1301 SR 114 W.

### Orleans

870 S. Maple St.

### Peru

820 N. Broadway  
904 W. Main St.

### Plymouth

855 N. Oak Dr.

### Rochester

430 Rouch Place Dr.  
504 Main St.

### Rushville

152 E. U.S. Hwy 52

### Salem

300 N. Water St.

### Seymour

1459 W. Tipton St.

### Wabash

100 Wedcor Ave.  
641 S. Miami St.

### Warsaw

2514 E. Center St.

## Ag Service Locations

### Auburn

136 W. Seventh St.

### Crawfordsville

2052 Lebanon Rd.

### Huntington

136 Northpoint Ave.

### Logansport

216 Mall Rd.  
1405 W. Market St.

### Marion

103 S. Branson St.

### New Haven

10983 Isabelle Dr.

### North Manchester

1301 SR 114 W.

### Peru

324 W. Old Key Dr.

### Plymouth

855 N. Oak Dr.

### Richmond

3030 National Road W.

### Rochester

430 Rouch Place Dr.

### Rushville

210 E. U.S. Hwy 52, Suite A

### Seymour

1459 W. Tipton St.

### Wabash

641 S. Miami St.

### Washington

501 E. National Hwy, Suite B



[beaconcu.org](http://beaconcu.org)

(800) 762-3136

### Commercial Services

920 Dupont Rd., Suite 201 - Louisville, KY

### Corporate Office

586 S. Wabash St. - Wabash, IN



AMERICAN SHARE INSURANCE

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