

A photograph of a Beacon Credit Union building. The building is a light-colored, single-story structure with a gabled roof. The Beacon Credit Union logo is prominently displayed on the front wall. The logo consists of a large blue 'B' with three white curved lines to its left, followed by the word 'Beacon' in a bold blue sans-serif font. Below 'Beacon' is a thin horizontal line, and underneath that, the words 'CREDIT UNION' are written in a smaller, blue, all-caps sans-serif font. The sky is a clear, bright blue.

Welcome

TO YOUR CREDIT UNION

Account Conversion Guide

Welcome

We are excited to welcome you to Beacon Credit Union!

As you are aware, on April 25th, 2025, Beacon Credit Union (Beacon) completed the acquisition of Mid-Southern Savings Bank (MSSB) bringing all customers of MSSB into the Beacon family.

The next transition is the account conversion process, which will bring your accounts and services over to Beacon's banking systems. As part of this process, you will receive:

- New loan account numbers (only where necessary)
- New debit cards (all members)
- An enhanced mobile and online banking experience

In addition, this conversion will provide you with access to an expanded network of Member Centers, shared branching, more surcharge-free ATM options, and new products and services to enhance your financial journey.

To ensure a smooth transition, we've prepared this helpful guide that outlines the conversion process and provides information on how it may impact you. Please review this guide and contact us with any questions or concerns. You can also visit beaconcu.org/mid-southern for up-to-date information.

We welcome you to the Beacon family and look forward to serving you, your family and your community.

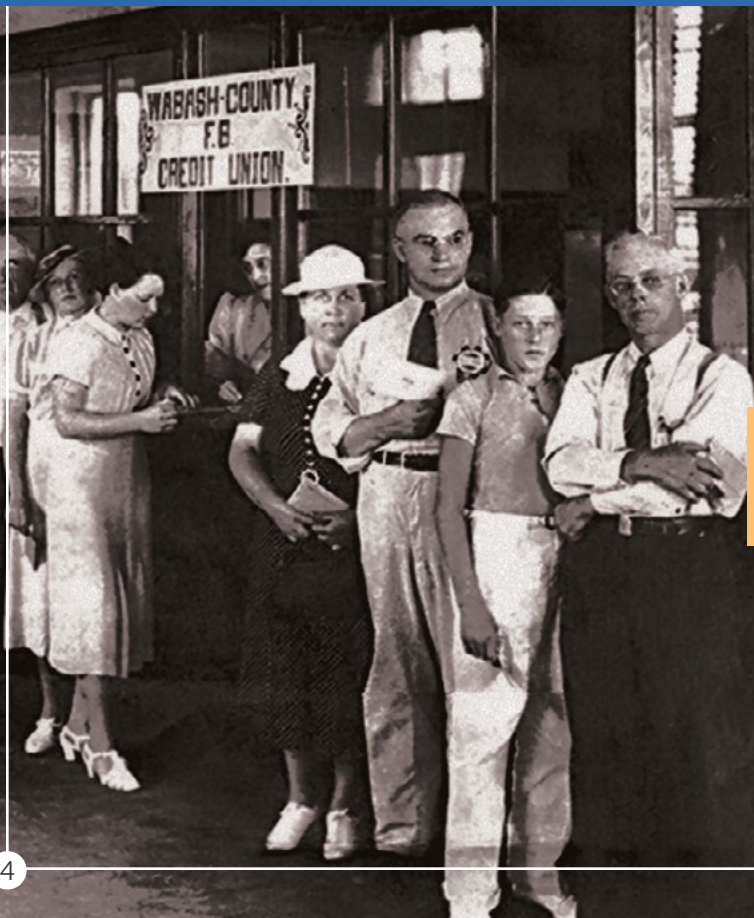
Sincerely,



Dustin A. Cuttriss
President/CEO, Beacon Credit Union



A Brief History



In 1931, during the Great Depression, a group of seventy-five farmers in Wabash County, Indiana, recognized the need for a financial institution that truly understood their challenges and aspirations. With a shared vision of financial security and community support, they came together to form a cooperative dedicated to providing reliable savings options and accessible loan programs—especially for farmers who often faced difficulties securing funding from traditional banks.

Their commitment to serving one another laid the foundation for what would become one of Indiana's most trusted credit unions.

Fast forward 94 years, and that same spirit of cooperation and service continues to thrive. Today, Beacon Credit Union is proud to serve over 53,000 member-owners with 22 full-service Member Centers across Indiana and assets exceeding \$1.7 billion. While we've grown in size and strength, our focus remains unchanged—to provide financial solutions tailored to the needs of our members, particularly those in rural communities.

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Conversion Schedule

Friday, July 25th

Online and Mobile Banking will go off-line starting at 3pm and all member centers will close at 5pm.

**Saturday, July 26th -
Sunday, July 27th**

Account conversion will take place.
(Member centers will be closed.)

Monday, July 28th

Member centers will reopen and former MSSB customers may enroll in Beacon's Online and Mobile Banking.

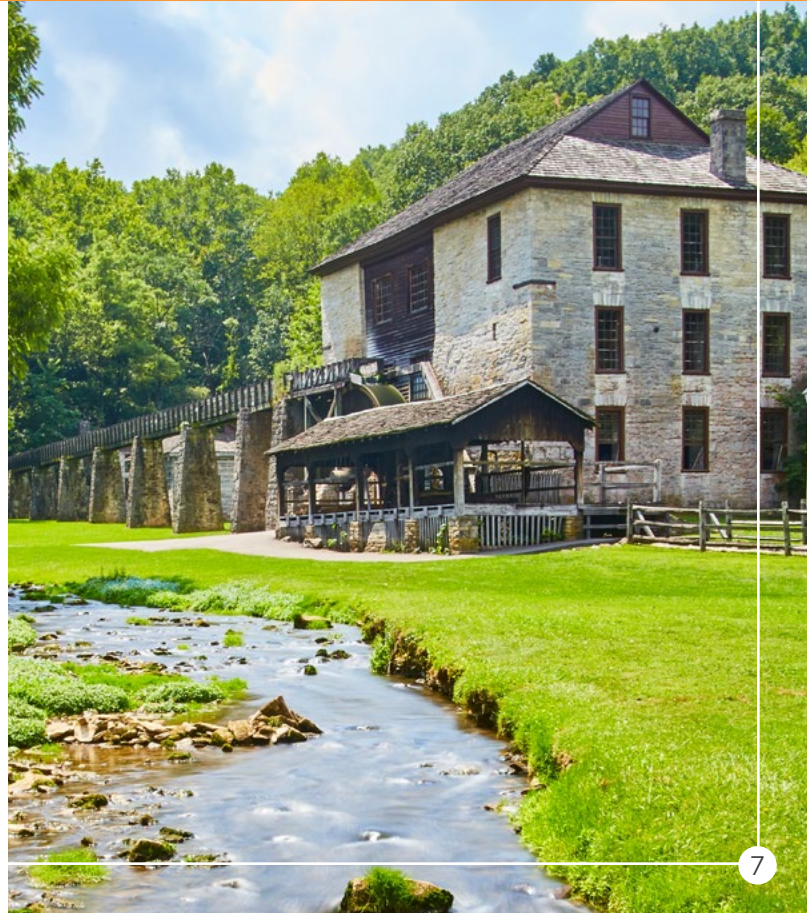
Access to your funds during this time

During the conversion weekend beginning on Friday, July 25th at 5pm, your new Beacon Debit Card can be used to make purchases as well as withdraw funds from an ATM. The available limits for purchases during this time frame will be at a lower daily limit of \$500 and cash withdrawals from an ATM will be a \$100 daily limit. Our normal purchase limit of \$5,000 and ATM withdrawal limit of \$500 will be restored on Monday, July 28th.

Member / Deposit Accounts

Member Number — Your new Beacon Credit Union member number will appear at the top of your Beacon Credit Union statement. A member number is only assigned to an individual that is a tax reported owner for the member share account. It is used by Beacon Credit Union to identify an individual who has a member share and to verify you in our internal system at a member center or within the Touchtone Teller system.

Deposit Account Number(s) — MSSB deposit account numbers will remain the same. The deposit account number is used to identify the specific account and is the number needed to initiate internal or external transactions (ACH, auto payments, etc.). Account numbers are available on your account statement and within the online and mobile banking systems.



Member / Deposit Accounts

Deposit Account Transitions — There may be some changes to the features and benefits of your accounts. You may also notice changes to the account name. Refer to the information below for an account transition overview and the previously mailed Welcome Packet for complete terms and conditions.

Savings & Money Markets

| Current Account Name | New Account Name | Account Features / Changes |
|---|---|--|
| Christmas Club | Savings Plus Business Savings Plus | Minimum balance: \$5; compounding monthly. Earns dividends and no deposit/withdrawal restrictions. |
| Statement Saving | | |
| Public Trust Savings | | |
| Money Market | Advantage Money Market, Business Advantage Money Market | Minimum balance: \$0; compounding monthly. Dividend rates are tiered and accrued daily based on balance. Monthly account maintenance fee of \$5 (can be avoided with eStatements). |
| IRA Savings (not offered) | IRA Savings | Minimum balance: \$0; This will be opened for all IRA activity as a flow through account. |
| All Share Certificates (including IRAs) | | Current certificates will remain at same term and conditions until maturity. At maturity, share certificates will renew to same term and dividends will compound monthly. You will receive a maturity notice outlining the renewal terms and a 10 day grace after renewal to make any changes without penalty. |

Retail

| Current Account Name | New Account Name | Account Features / Changes |
|--------------------------------|--------------------|--|
| Choice Checking | Net Direct | No minimum balance; Monthly account maintenance fee of \$5 (can be avoided with eStatements). |
| Worry Free Checking | | |
| Select Checking | Interest Advantage | Minimum balance of \$100; If you fall below this daily balance during the month, \$5 fee incurred. |
| Diamond Checking (50yrs. plus) | | |

Business

| Current Account Name | New Account Name | Account Features / Changes |
|----------------------|-------------------------|--|
| Business Checking | Business Checking | \$250 minimum daily balance requirement; \$10 fee if not met. \$10 monthly account analysis fee can be offset based on account balance earnings credit. eStatements required.* |
| Flex Checking | | |
| Non-Profit Checking | Organizational Checking | \$100 minimum daily balance requirement; \$10 fee if not met. \$5 monthly account analysis fee can be offset based on account balance earnings credit. eStatements required.* |

*For complete details, visit www.beaconcu.org/business-checking.

Member / Deposit Accounts



Debit Cards — Your current debit card will continue to work until 5pm on Friday, July 25th. *You can anticipate receiving your new Beacon debit card in the mail between July 10th and July 20th and it can be activated for use after 5pm Friday, July 25th.* You will set your new card PIN as part of the activation process. During conversion weekend (after 5pm on Friday, July 25th to 8am on Monday, July 28th), your Beacon debit card daily limit will be lowered for purchases and ATM withdrawals as we transition accounts to Beacon's data processing systems.

Checks — Your current checks will continue to be able to be used for a minimum of 12 months following the data conversion (August 31st, 2026). We encourage you to place check reorders by visiting one of our member centers, via the link within online and mobile banking, or calling our Contact Center after August 1st, 2025.

Design-a-Debit — Upload your own photo or choose from the gallery to design a card as unique as you.

www.beaconcu.org/design-a-debit



Overdraft Options — Overdraft line of credit loans will no longer be available as an option beginning Friday, July 25th at 5pm. Those with overdraft lines of credit will be contacted in a separate letter for changes coming to those accounts. Beacon Credit Union offers individual members the ability to establish an overdraft sweep account relationship with another Beacon Credit Union deposit account.

We offer a Courtesy Pay program (overdraft protection for consumer checking accounts) with an individualized limit per account between \$100 and \$750 based on the account history. To qualify for this service, the account owner must be an individual at least 18 years of age. There is no need to sign-up for this service. Each item presented (check, ACH or reoccurring debit card transaction) may be covered at our discretion by the courtesy pay program and be assessed a \$25 fee. If you would like to decline this service, please contact Beacon Credit Union by visiting one of our member centers, calling our Contact Center, or by using the link at beaconcu.org.

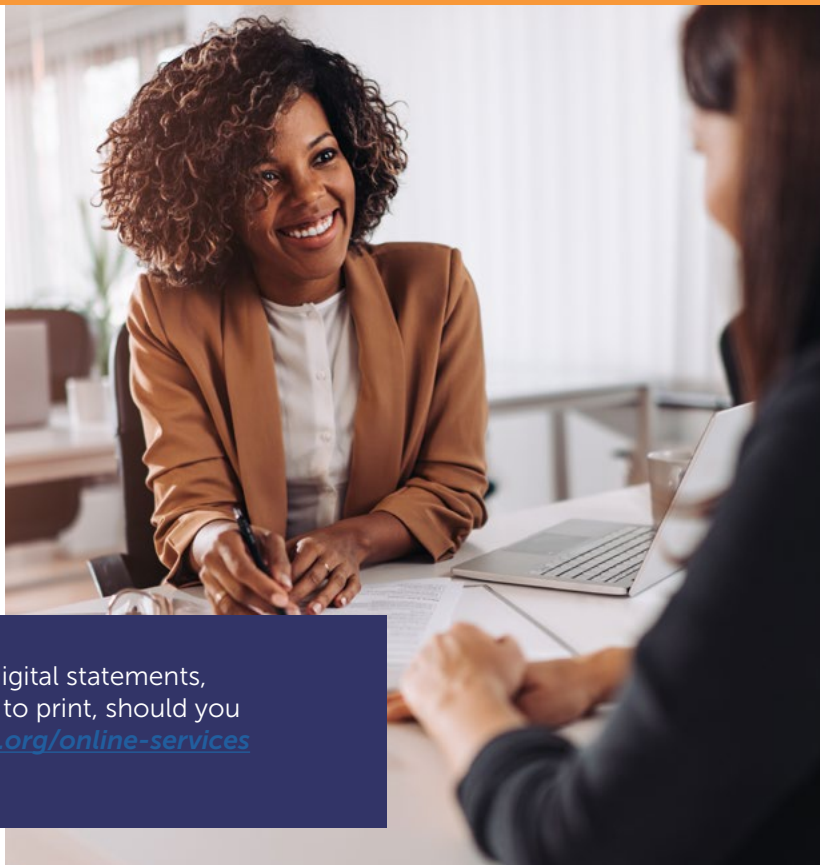
Debit Card Over Spend Protection (Reg E-Opt-In) is available for consumer debit cards if your account is active in Courtesy Pay and you would like us to authorize and pay your one time/ everyday debit card and ATM transactions using Courtesy Pay. Each transaction will be assessed a \$25 fee. You can sign up for this service at one of our member centers, calling our Contact Center, or by completing the Opt-In form via our website. Re-enrollment for Over Spend Protection is required for the service to be active with your new Beacon Credit Union debit card.



Member / Deposit Accounts

Routing Numbers and Direct Deposit —

The MSSB routing number will remain in place for a minimum of 12 months post data conversion (August 31st, 2026). We encourage former MSSB customers to update the routing number to Beacon Credit Union's routing number for direct deposit and external payment processing any time **after August 1st, 2025**. Beacon Credit Union's routing number is 274976151.



eStatements — Conveniently access your digital statements, securely protected and archived, and ready to print, should you need. Sign up for eStatements at beaconcu.org/online-services

Statements — All MSSB customers will receive a final printed account statement from your current system dated as of the close of business July 25th. Those statements will be mailed the week of July 28th. Former MSSB customers will receive their first Beacon Credit Union statement for the period of July 26th to July 31st by August 15th. Your first statement(s) from Beacon Credit Union will be mailed for verification purposes. Please review pages 8 & 9 for eStatement requirements and page 17 of this guide on how to enroll in eStatements by August 31, 2025 to avoid any account fees.

If you currently receive electronic statements from MSSB, your final statement dated July 25th will be mailed to you. **Be sure to save any previous statements you might need prior to July 25th as those systems will be unavailable after that date.**

Beacon Credit Union utilizes combined statements to help reduce the number of statements you receive each month.

Your **August printed statement** (which you'll receive by September 15th) will be a combined statement.

If you would like to go back to separate statements, you can do so by visiting one of our member centers, calling our Contact Center, or via Beacon's online banking system (click on EDOCUMENTS/ Secure Forms and complete the Opt-out for combined statements). There will be a fee for each additional mailed statement.





"My wife and I chose Beacon Credit Union because we finally found a lender who truly understood the intricacies of our cow-calf, feedlot, and grain farm. Not only did our lender [Brandon] understand, he's there every step of the way, ensuring we have the tools to not only survive, but thrive, in any market conditions..."

"...We could not have built our operation into what it has become, without our partners at Beacon."

— Samuel E. (Otwell, IN)

Consumer / Residential Mortgage, Agricultural / Commercial Accounts

Account Numbers — New loan number(s) will appear on your first statement after conversion. This includes all loan types.

Home Equity Lines of Credit / Overdraft Lines of Credit — Account holders will be contacted in a separate letter detailing changes to these accounts.

MSSB Branded VISA Credit Cards — MSSB Visa Credit Cards will have no changes. Card holders will receive a new Beacon branded Visa Credit Card when the current credit card expires. Account holders may make payments at their local member center after the conversion if they choose.

Automatic Payments — Automatic payments with a set payment amount (excluding bill pay and online banking transfers) will continue after conversion. Those with automatic payment amounts that vary will be individually contacted to establish a payment method.

Loan Payments — Beacon Credit Union does not issue coupon books or monthly billing notices for loans requiring monthly payments, unless it is an interest-only payment. Quarterly, semi-annual and annual payments will receive billing statements.

Insurance Lien Holders — Beacon Credit Union will work with you to transition the lienholder for all collateral types. To help expedite the process, please contact your insurance company and notify them of the change to Beacon Credit Union, PO Box 627, Wabash, IN 46992.

Digital Services

Online / Mobile Banking — Your current MSSB accounts can be accessed by visiting www.mid-southern.com (will redirect to www.beaconcu.org/mid-southern) and your mobile app. Access will be available until Friday, July 25th at 3pm. On July 28th, you will be able to enroll in Beacon's online and mobile banking. Whichever you choose, you'll only need to enroll once to use both systems. You will need to know your full savings or checking account number (same account number as you had with MSSB), your social security number and date of birth.

Beacon online banking enrollment has six simple steps:

1. Visit beaconcu.org and click **Enroll in Online Banking** (Also available via the Beacon Credit Union app on Apple's App Store or Google Play)
2. Fill out the registration form (you will need your full savings or checking account number)
3. Complete an identity verification
4. Create your own User ID and password
5. Select your security questions
6. Review and accept agreements



Beacon CU
Mobile Banking

eStatements — All former MSSB customers who received e-Statements will need to enroll with Beacon Credit Union and accept our terms and conditions for electronic statements. This will require you to be the tax reported account owner and know your Beacon Credit Union member number. This number can be located at the top of your first mailed Beacon account statement, by calling our Contact Center or visiting one of our member centers.

Mobile Enrollment (Consumer)

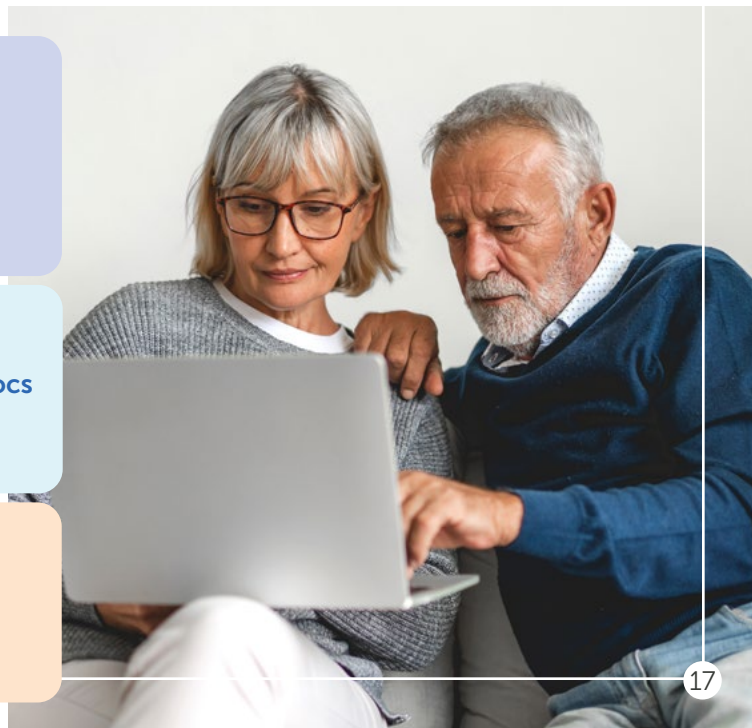
1. Open the [mobile app](#)
2. Click [Menu](#) at the top right
3. Select [eDocuments](#), then [eStatements/eDocs](#)
4. Fill out the registration form
5. Complete the security feature

Desktop Enrollment (Consumer)

1. Log on to [Beacon Online Banking](#)
2. Click the [EDOCUMENTS](#) tab, then [eStatement/eDocs](#)
3. Fill out the registration form
4. Complete the security feature

Desktop Enrollment (Business)

1. Visit beaconcu.org
2. Choose [Enroll in eStatements](#)
(navy colored box at the bottom right)
3. Follow the prompts



Digital Services

Bill Payment — You can continue to use your current bill payment system until July 10th. All payments scheduled after this date **will not** be processed. Any history will also need to be downloaded or printed prior to July 10th. On July 28th, after you enroll for Online / Mobile Banking, simply click on the bill pay tab and follow the prompts to set up your payees and payments.

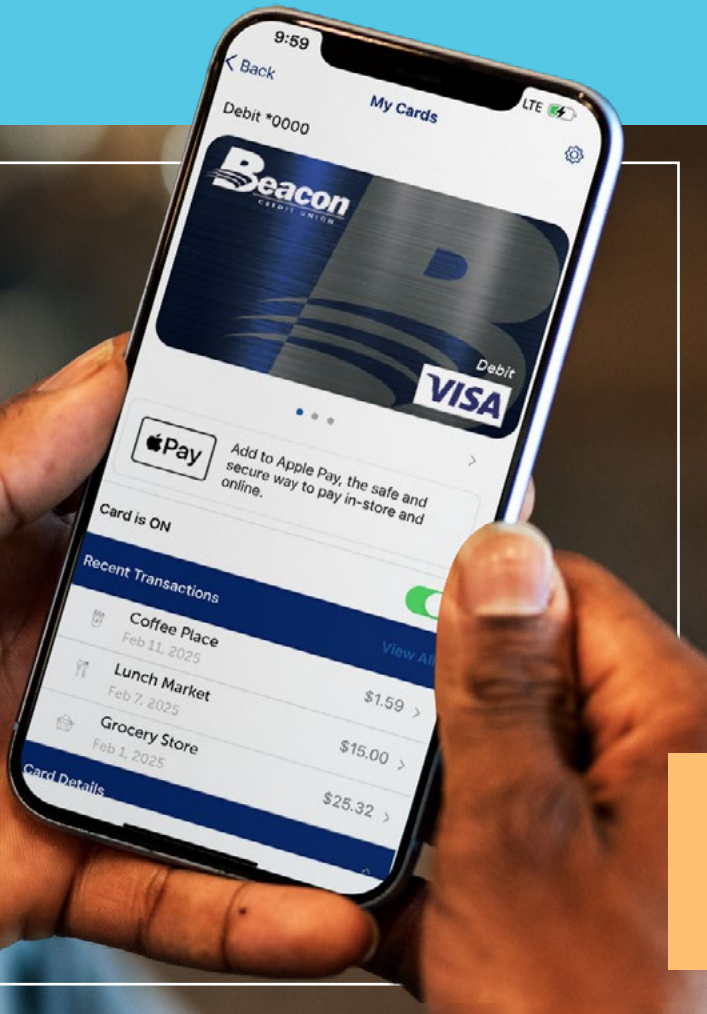
Mobile Check Deposit* — You can continue to use your current mobile check deposit service until July 10th at 3pm. On July 28th, after you enroll for Online / Mobile Banking, simply click "Deposits" at the bottom of Beacon's mobile app and follow the prompts. Be sure to properly endorse the check.

**Deposits will be available one business day after enrollment.*

Enhanced Digital Tools *Available to You July 28th*

CardSmart — With CardSmart, you control your consumer debit card in real-time. Protect and manage your debit card anywhere, anytime through online banking. To sign up for this service just select CardSmart via Online or Mobile Banking and follow the prompts.

- Turn your card on/off, so it's there when you need it (protecting from unauthorized purchases)
- Set geographic restrictions on where your card can be used, including online or just in-store
- Restrict or allow transactions based on specific merchant types, like gas stations, restaurants, or travel services
- Establish transaction limits so you can't spend more than you set
- Schedule alerts for certain locations, amounts, or merchant types, so you know if your card is being used in ways you haven't authorized
- View the transaction history associated with your registered cards
- Add notes and tags to transactions for easy viewing
- Easily load your card into your digital wallet




Credit Sense — Because your credit score impacts so many aspects of your financial life, Beacon Credit Union has made it easier to monitor. Credit Sense, powered by SavvyMoney, is available within our Online and Mobile Banking apps. This free service is designed to help you stay on top of your credit. The benefits of checking your score today include various abilities.

- Receive monitoring alerts
- Identify credit bureau errors
- View best rates available for you based on your score
- Receive tips on how to improve your score
- Using Credit Sense monthly, weekly or even daily will not hurt your credit score
- Use the Credit Score Simulator to test how your score might be affected by actions like paying off credit card balances



Download the
Beacon Credit Union
mobile app and
enroll on July 28th.



A serene landscape photograph of a wide river at sunset. The sky is a mix of soft blues and warm oranges, with scattered clouds catching the low sun. The river's surface is calm, acting as a perfect mirror for the sky and the dense green trees that line both banks. In the lower-left foreground, a large, smooth, dark grey rock sits partially submerged in the water. The overall mood is peaceful and reflective.

***Our roots run deep in rural communities,
and we take pride in our hometown touch.
Our commitment goes beyond banking;
we are a partner, investing in the people
and places that help everyone thrive.***

Other Services

Touchtone Teller — With keypad or voice-activated commands, receive balance information, verify deposits and withdrawals, and determine if a check has cleared. You can continue to use your current phone teller system until July 25th. On July 28th, access your accounts 24/7, from anywhere, using a touchtone phone with Touchtone Teller, our telephone banking system at (800) 267-0286. You can access your accounts by using your Social Security Number (SSN), member number or one of your account numbers. You will also need to enter your PIN (Personal Identification Number). The first time you use your PIN, it is by default the last four numbers of your SSN. You will be immediately required to change your PIN to a new four digit number.

Safe Deposit Boxes — There are no changes with safe deposit boxes at this time.

Shared Branching — The CO-OP Shared Branching network consists of other credit unions nationwide where you can easily access your Beacon Credit Union accounts. This service is at no additional cost and is easy to use. You will need to know your home address on file with Beacon, social security number, Beacon Credit Union member number and have a valid government issued ID.

To find participating shared branching locations and learn more, click Shared Branching at the bottom of our website: beaconcu.org.



Member Checklist

PRIOR TO JULY 25th

- ☐ Open a Beacon Credit Union Membership Account by visiting beaconcu.org/opt-in or at one of our member centers
- ☐ Download or print any bill payment system history or information prior to July 10th
- ☐ Bill Pay transactions must be scheduled for payment on or prior to July 10th
- ☐ Download eStatements prior to July 25th
- ☐ Activate new Beacon Debit Card prior to July 25th to begin using your card after 5pm on July 25th

ON OR AFTER JULY 28th

- ☐ Sign-up for your Beacon Credit Union Online/Mobile Banking access by visiting beaconcu.org or through the Beacon Credit Union mobile app
- ☐ Activate your debit card controls via CardSmart within Online or Mobile Banking
- ☐ Enroll in Beacon Credit Union eStatements after you receive your first printed Beacon Credit Union Account Statement
- ☐ Update any automatic (ACH) credit (deposits) or debit (payments) by providing them with Beacon Credit Union's routing number (274976151)

Membership Opt-In



Contact Us

Member Center / Drive-Thru Hours

Monday – Friday: 8:30am to 5:00pm

Saturdays: 9:00am to Noon

Call Us — Questions? Concerns? Our team is ready to assist you at every step of this conversion process.

(800) 762-3136

Chat With Us — Need quick answers or assistance? Use our online chat feature located on the right side of our website.

beaconcu.org

Email Us — Prefer to reach us by email? Send us your inquiries and our team will get back to you as soon as possible.

beaconcu@beaconcu.org



Member Center Locations

Auburn

136 W. Seventh St.
Auburn, IN 46706



Logansport

1405 W. Market St.
Logansport, IN 46947



Orleans

870 S. Maple St.
Orleans, IN 47452



Rochester

430 Rouch Place Dr.
Rochester, IN 46975



Auburn

715 N. Grandstaff Dr.
Auburn, IN 46706



Marion

1603 N. Baldwin Ave.
Marion, IN 46952



Peru

820 N. Broadway St.
Peru, IN 46970



Rushville

153 E. US Hwy 52
Rushville, IN 46173



Garrett

1114 S. Randolph St.
Garrett, IN 46738



Mitchell

1505 W. Main St.
Mitchell, IN 47446



Peru

904 W. Main St.
Peru, IN 46970



Salem

300 N. Water St.
Salem, IN 47167



Huntington

136 Northpoint Ave.
Huntington, IN 46750



New Haven

10983 Isabelle Dr.
New Haven, IN 46774



Plymouth

855 N. Oak Dr.
Plymouth, IN 46563



Seymour

1459 W. Tipton St.
Seymour, IN 47274



Wabash

100 Wedcor Ave.
Wabash, IN 46992



Logansport

216 Mall Rd.
Logansport, IN 46947



North Manchester

1301 SR 114 W.
N. Manchester, IN 46962



Rochester

504 Main St.
Rochester, IN 46975



Wabash

641 S. Miami St.
Wabash, IN 46992



Warsaw

2514 E. Center St.
Warsaw, IN 46580



Drive-Thru



Safe Deposit Box



24-Hour Drive-Up ATM



24-Hour Walk-Up ATM

Ag/Commercial Loan Production Offices

Auburn

136 W. Seventh St.
Auburn, IN 46706

Logansport

216 Mall Rd.
Logansport, IN 46947

Marion

103 S. Branson St.
Marion, IN 46952

Peru

324 W. Old Key Dr.
Peru, IN 46970

Rochester

430 Rouch Place Dr.
Rochester, IN 46975

Wabash

641 S. Miami St.
Wabash, IN 46992

Crawfordsville

2052 Lebanon Rd.
Crawfordsville, IN 47933

Logansport

1405 W. Market St.
Logansport, IN 46947

New Haven

10983 Isabelle Dr.
New Haven, IN 46774

Plymouth

855 N. Oak Dr.
Plymouth, IN 46563

Rushville

210 E. US Hwy 52
Rushville, IN 46173

Washington

501 E. National Hwy
Washington, IN 47501

Huntington

136 Northpoint Ave.
Huntington, IN 46750

Louisville (KY)

920 Dupont Rd.
Louisville, KY 40207

North Manchester

1301 SR 114 W.
N. Manchester, IN 46962

Richmond

3030 National Rd. W.
Richmond, IN 47374

Seymour

1459 W. Tipton St.
Seymour, IN 47274

ATM Only

LaFontaine

205 Logan St.
LaFontaine, IN 46940

Corporate Office

Bruce Ingraham Building

586 S. Wabash St.
Wabash, IN 46992



@BeaconCreditUnion @BeaconCU



AMERICAN SHARE INSURANCE

Each account insured up to \$250,000. By members' choice, this institution is not federally insured. ©BCU2025

Haven't completed your membership agreement yet?

To continue enjoying the benefits of membership, you will need to complete a membership agreement.

Please visit beaconcu.org/mid-southern or scan the appropriate QR code below.

Individual Memberships



Business Memberships





Beacon
CREDIT UNION

Helping Hoosiers Since 1931