

# the Compass

WINTER 2026



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[beaconcu.org/the-compass-newsletter/](http://beaconcu.org/the-compass-newsletter/)

## You're Invited!

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

## Deadline Approaching

Scholarships due by Jan. 31<sup>st</sup>

## Cast Your Vote

Three candidates have been nominated - Now it's your turn!

## HSA

What is it and how do you use one?

## Loud and Proud

What is loud budgeting and can it help you reach your financial goals?

## New: Ownership Share

Our highest APY offer yet - What other benefits are included?

## Riley Recap: 2025

BeaconCU Members Rally for Riley

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

Monday, March 16, 2026, at 2pm  
Honeywell Center (Legacy Hall) Wabash, IN

**Community is at the heart of everything we do,** and our Annual Meeting is one of the best ways we get to know our member-owners. As a Beacon Credit Union member, you play an active role in shaping our future. By attending, you'll have the opportunity to vote for the volunteer Board of Directors and Supervisory Committee—an important part of what makes credit unions truly member-driven.

You'll also be able to meet our Board, CEO, Executive Team, and the staff you see and talk to every day, all while connecting with fellow member-owners who share in our cooperative spirit. It's a gathering that highlights what makes Beacon special: community, connection, and shared ownership.

We look forward to seeing you there!



The **Beacon Credit Union Scholarship** supports local graduating seniors by easing the financial burden of college so they can focus on learning, growth, and giving back.

It's our way of investing in the bright futures of students in our community. **But don't wait!** The application deadline is coming up fast on **January 31<sup>st</sup>**.

**Apply Online**

Learn about the rules and regulations: [beaconcu.org/beacon-foundation/#scholarship](http://beaconcu.org/beacon-foundation/#scholarship)

## Who can run for the Board?

Any member of Beacon Credit Union who wishes to be a candidate shall submit an official Board of Director/Supervisory Committee application, agree to a background check, a statement of qualifications and biographical data along with a petition signed by 500 members to the secretary of the Credit Union prior to March 1, 2026. Terms are for three years.



## What is a Health Savings Account (HSA)?

An HSA is a tax-advantaged savings account used to pay for qualified medical expenses. It offers tax-deductible contributions, tax-deferred growth, and tax-free withdrawals when used for eligible healthcare costs. You can use it now or save for future medical needs, and funds may also be invested.

## How can I use my HSA funds?

HSA money can be withdrawn tax-free for qualified medical, dental, and vision expenses for you, your spouse, and dependents—even if they aren't on your HDHP. Certain insurance premiums also qualify, such as long-term care, COBRA coverage, plans while unemployed, and some premiums after age 65.

After retirement, HSA funds can be used for any purpose, though non-qualified expenses are taxed as regular income. Before age 65, non-qualified withdrawals also incur a 20% IRS penalty unless due to death or disability.

Learn more about HSAs at [www.beaconcu.org](http://www.beaconcu.org) or scan this code:



# Nominating Committee Report

**Attend the Annual Shareholders Meeting on Monday, March 16<sup>th</sup> to cast your vote for the Board of Directors and the Supervisory Committee. Meet the nominees below:**



### 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.



**Tiffany Haupert,**  
CFP®, Financial Advisor



**Matthew S. Anderson**  
CFP®, Financial Advisor

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Informational Sources: Experian: "What is Loud Budgeting and Is It for You?" (March 30, 2024); SoFi: "What is Loud Budgeting?" (September 18, 2024).

## Loud and Proud

### **Loud budgeting can help you align your spending with your values and goals**

As a financial management strategy, loud budgeting is a relatively new and simple concept. It involves turning down social opportunities outside of your budget, such as an impromptu dinner or an expensive weekend away. But it goes a step further: You tell people that those activities don't fit into your budget and why. Loud budgeting encourages you to "make noise" about your priorities by aligning your spending with your values and goals.

**Unlike budgeting techniques that focus purely on managing cash in and cash out, loud budgeting focuses on managing money in a way that balances financial goals with personal priorities.**

Here are some examples of loud budgeting in action:

- **Prioritizing travel and experiences.** You love traveling, so you allocate a significant portion of your budget to vacations, flights, and unique experiences. To make room for this, you consciously minimize spending on dining out, buying new clothes, or upgrading tech gadgets.
- **Investing in health and wellness.** If fitness is a top priority, you might spend on a premium gym membership, personal training, or healthy meal delivery service. To balance the budget, you might skip expensive hobbies or entertainment subscriptions.
- **Supporting education and self-development.** You might value lifelong learning, so you allocate funds for online courses, workshops, or attending conferences. To afford this, you reduce spending on luxury items or entertainment.
- **Building a dream home.** If creating a comfortable home environment is important, you might splurge on high-quality furniture or interior design while cutting back on vacations or eating out frequently.
- **Family and community.** You might direct resources toward supporting your family, like paying for your child's extracurricular activities, saving for their education, or donating generously to causes you care about. In exchange, you might drive an older car or limit discretionary spending.
- **Fashion or hobbies.** If you're passionate about fashion or a specific hobby, you could spend more on designer clothes, art supplies, or sports gear, while being thrifty in other areas like entertainment or dining.

Loud budgeting is about unapologetically aligning your money with your values, even if it's unconventional. It's the financial equivalent of saying, "This is what matters to me, and I'm going to focus on it."

See how Beacon Investment Services can help you today at [beaconcu.org/beacon-investment-services/](http://beaconcu.org/beacon-investment-services/)

**NEW!**

**6.00%**  
APY<sup>[1]</sup>

[1] Annual Percentage Yield (APY) as of 11/01/2025 if balance is above \$5; subject to change. Promoted APY paid on entire balance when maintained at \$5.01 and above. No dividends paid on balances \$5.00 and below. [2] Applicable Share Certificate dividends exclude HSA and IRA. Business accounts ineligible for Debit Card Round Up. [3] Access via debit cards or checks (paper or electronic) not permitted. \$5.00 monthly inactivity fee incurred if no additional activity across membership within previous 12 months.

# Ownership Share

In addition to receiving one of **our highest APYs**, you can also now **collect bonus dividends** across your membership into one account<sup>[2]</sup> and **withdraw funds any time**.<sup>[3]</sup>

► **What does Ownership Share mean?**

The \$5 minimum balance in this account serves as your member-owner share of the credit union, providing you access to exclusive member benefits.

► **Can I make my own deposits into this account?**

► **How do I make a withdrawal?**

► **Find this info and other FAQs**

Scan the code to the right or visit [www.beaconcu.org/savings/](http://www.beaconcu.org/savings/)  
Business accounts at [www.beaconcu.org/business-savings/](http://www.beaconcu.org/business-savings/)



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**AMERICAN SHARE INSURANCE**  
Each account insured up to \$250,000.

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

## \$67,000 Raised for Riley

Throughout 2025, our Member Centers have created their own unique fundraisers for Riley Children's Foundation, an organization that Beacon Credit Union has worked with closely for many years. Events such as bowl-a-thons, cookie sales, pumpkin and holiday tree decoration competitions, and Dine-to-Donate nights (collaborating with local restaurants for a portion of proceeds) led to a grand total of \$67,000 donated to Riley Children's Foundation in 2025.

*Thank you for your support throughout the year!*



**Riley Children's Foundation**



Pictured left to right: Dawn Aschleman (Chief Operations Officer, Beacon), Amber Miller (Corporate Program Officer, Riley Children's Foundation), Kailynn Richardson (Community Relations Specialist, Beacon), Dustin Cuttriss (President/CEO, Beacon)