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Making a Difference

Project Spotlight vs. BCU Foundation

While both programs share the same heart, they operate in distinct ways to meet different needs.

Project Spotlight: Neighbors Helping Neighbors

This program is built on collaboration and community ownership. Through Project Spotlight, anyone can nominate a local nonprofit, charity, or community initiative they believe deserves support. From there, the power shifts to the community—neighbors, members, and supporters rally together to vote for the causes that matter most to them. In each of our communities, three projects rise to the top, earning funding and increased visibility.

It's neighbors showing up for neighbors.

In each location, three winners are selected, and funding is distributed to support those efforts. But just as important as the dollars is the awareness—Project Spotlight shines a light on the incredible work happening in our own backyards.

And it's powered by the same loyalty we see every day—people supporting the places and causes they care about most.

Help us shine a light on our communities:

Nominate now through May 31st and view the latest Project Spotlight winners at www.beaconcu.org/project-spotlight/



Beacon Credit Union Foundation: Lasting Impact

This is where critical thinking and effort come into play.

Organizations apply with a formal grant proposal and supporting documentation. From there, applications are carefully reviewed

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Project Spotlight vs. Foundation

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by a selection committee to ensure each request aligns with the Foundation's mission—making meaningful investments in organizations that improve lives across the communities we serve—with the chosen grant recommendations submitted to our Board of Directors for final approval.

Because of that intentional process, grants are typically awarded to a smaller number of organizations each year—usually three to five across our entire footprint. These are often well-established nonprofits positioned to create long-term, sustainable impact.

The Beacon Credit Union Foundation accepts submissions year-round with selections occurring twice each year.

Find submission forms and more information at www.beaconcu.org/giving/#foundation

The Mexico Community Fire Association (Miami County) received \$16,068 as one of the four Winter 2026 Beacon Foundation recipients.



Two Approaches, One Shared Purpose

Project Spotlight brings community voices to life—neighbors supporting neighbors and meeting immediate needs in real time—while the Beacon Credit Union Foundation focuses on thoughtful, long-term investments in organizations creating lasting impact.

Together, they ensure we're giving back in a way that's both responsive and intentional—rooted in our values, driven by collaboration, and grounded in one simple idea: people helping people.

2025-2026 Beacon Scholarship Recipients

The results are in!

After reviewing 248 applications through a multi-stage judging process, five outstanding seniors were selected to receive a \$2,500 scholarship to help support their college journey. We wish these students the best of luck as they begin their next academic chapter this fall!



Danika Holbrook
Southwood HS



Sophia Holley
Northfield Jr/Sr HS



Anna Sterk
Tippecanoe Valley HS



Lily Yax
Lewis Cass HS



Avery Ziembo
Carroll HS

Scams to Expect for Tax Season

What are Tax Scams?

Tax scams involve bad actors — who impersonate the IRS, tax professionals, or government entities over the phone, through text, online, or by email — and are designed to trick you into providing sensitive information or sending money for taxes, penalties, and fees you don't owe.

According to the Internal Revenue Service's Criminal Investigation Team, they initiated 1,409 tax crime investigations and identified \$5.5 billion in tax fraud in 2023. Tax scams peak the highest during tax season, therefore it is crucial to remain vigilant and verify the legitimacy of any communication or request related to taxes.

Tax Scam Methods

There are many methods cybercriminals use for tax scams, and they often deploy creative tactics to deceive their victims. The methods listed below are not the only methods a cybercriminal can use.

Fake Tax Refund: A new scheme that involves bad actors mailing letters impersonating an IRS letter. The letter claims that there is a notice in relation to an unclaimed tax refund.

IRS Call: Impersonation phone calls also known as vishing may occur, where callers will pose as IRS agents and use fake credentials in hopes of stealing taxpayer funds or personal information. These scammers may know a lot about their victims and will intimidate them into making a hasty decision.

Phishing email: Scammers will send several email alerts attempting to trick people into thinking their emails are legitimate notices from the IRS. These phishing emails will seek information related to refunds, filing status, confirming personal identity, and late payments.

How to identify and deal with Tax Fraud:

Tax scams become increasingly popular during tax season, but here are some ways to identify them:

- **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.
- **Use caution with unsolicited communications.** The IRS typically initiates contact via traditional mail. Be wary of unexpected calls, emails, or texts claiming to be from the IRS or any tax authority, especially if they require immediate payment or threaten legal action
- **Verify sources.** If you receive any communication claiming to be the IRS or a tax professional, verify its legitimacy by navigating to the official website or contact a verified phone number.

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How can our investment team help you?



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Scams to Expect for Tax Season

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- **Be alert of phishing attempts.** Think twice before interacting with any email requesting for sensitive or financial information. Legitimate organizations like the IRS, will not ask for this information via email or phone.
- **Resist scare tactics.** Scammers will often use intimidation or urgency to bait victims into making a rushed decision, not in their best interest. We recommend you take your time, thoroughly evaluate requests, and verify all urgent requests.
- **Secure personal information.** Be sure to protect your information such as Social Security numbers and financial details to prevent identity theft and tax fraud.
- **Educate yourself.** Stay informed on the latest tax scams used by fraudsters. More awareness allows you mitigate risks and attacks.

I think I may be a victim of a Tax scam. What should I do?

1. **Stop all communication.** If you are in contact with a scammer, cease communication immediately.
2. **Report the incident.** You can file a complaint with the IRS on their website. Additionally, you can report the incident to the Federal Trade Commission (FTC) on their website.
3. **Protect your identity.** Monitor your financial accounts, credit reports, and any other sensitive information for signs of unauthorized access and activity. With most accounts, you can place a fraud alert or a credit freeze to prevent further compromise.
4. **Document the incident.** Keep any record of communication and documentation related to the scam. This can be extremely useful when reporting the incident and resolving any issues with tax authorities.

Additional Considerations

<i>If a scammer accessed your accounts...</i>	Immediately change all passwords associated with the scam. Ensure the new password is strong and do not reuse passwords. Enable Multifactor Authentication (MFA) on all accounts.
<i>If a scammer has access to financial information...</i>	Contact your bank or credit card company immediately. They can help monitor your accounts for suspicious activity.
<i>If a scammer has your social security number...</i>	Place a fraud alert and initiate a credit freeze on your credit reports by contacting one of the three major credit bureaus. Additionally, file a report with the IRS and your bank so that they can protect your identity and monitor your accounts.



Community at our Core

Catch more of Beacon CU's activity on our socials!



beaconcu.org
(800) 762-3136



Dawn Pruitt (Member Center Manager, Auburn W. 7th St.), and Devin Bolen (MSR, Garrett) presented to Garrett Middle School's College & Careers class.

#BeaconCUGivesBack
What's Beacon CU been up to this quarter?



In honor of Black History Month, Stachia Nixon (MSR, Marion) read "Ruby Bridges" at Kendall Elementary.



Gretchen Cooley (Member Center Manger, New Haven) and Morgan Bost (Ag Lender, New Haven) competed in Hoagland Area Advancement Association's Trivia Night.



Our Logansport staff bowled at United Way of Cass County's Pins for Kids fundraiser, supporting the Cass County Reading Railroad.

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