

the Compass

SUMMER 2026



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beaconcu.org/the-compass-newsletter/



Quarterly Newsletter
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Where Community Shines

Give local organizations the chance to **win up to \$1,000!**

Voting Open
July 1st-31st



View nominees, vote,
and view past winners:

beaconcu.org/giving/#project-spotlight

Community Shred Days

This event is open to the community and gives residents the opportunity to destroy sensitive documents and help prevent identity theft. Items recommended to shred include past tax documents, bank and credit card statements and other sensitive documents including mail with personal information such as names, addresses, phone numbers or account information.

Beacon Credit Union personnel will be on site to help direct drivers to the shredding truck. Small paper clips and staples do not need to be removed. There is a limit of 3 boxes (18" x 12" x 15").



Summer 2026 Dates 9am - Noon

July 18 th Rochester 430 Rouch Place Dr.	August 8 th Wabash 641 S. Miami St.	August 22 nd Salem 300 N. Water St.
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New in 2026: To Span a Full Week!

At Beacon Credit Union, our members are at the heart of everything we do. That's why

we're excited to celebrate Member Appreciation Week, taking place **August 3rd – August 7th** at all of our 22 member center locations! We invite you to stop by to enjoy a variety of activities, special treats and the opportunity to connect with our team. Members will also have the chance to enter our **cash prize drawing**. We hope you'll join us for the celebration and allow us to thank you in person!

Find the full schedule and details

at: beaconcu.org/member-appreciation-day/



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Informational Sources:

Kiplinger: "The Rule of 240 Paychecks in Retirement" (May 15, 2025);
Investopedia: "How to Create a Retirement Paycheck" (June 28, 2025).

BEACON INVESTMENT SERVICES*

Getting Paid

Turning Your Savings into a Retirement Plan

During your working years, life is built around a steady paycheck. Money comes in regularly, bills get paid and whatever is left goes toward savings. Retirement flips that script. Instead of saving from a paycheck, you're creating one — from the money you've already saved. A "retirement paycheck" simply means having a plan to turn your retirement savings into reliable income you can count on each month. The goal isn't just having a large account balance — it's making sure your money lasts and supports your lifestyle.

Where Retirement Income Comes From

Most retirees rely on a mix of income sources. For many, Social Security is the starting point of a retirement paycheck. It provides guaranteed income for life and adjusts for inflation over time. The age at which you claim benefits matters: claiming earlier means smaller monthly payments, whereas delaying can increase your payments. Many people use Social Security to cover basic expenses, then rely on retirement accounts and other personal savings sources to fill the gap and provide flexibility for spending.

How Much Can You Spend—Safely?

One of the biggest challenges in retirement is figuring out how much you can spend each year. Retirement can last 20 to 30 years — or longer — so it's important to balance enjoying today with protecting tomorrow. A retirement paycheck approach looks at your expected expenses, rising costs over time and healthcare needs to help create steady income without running out too soon.

Planning for Change

Retirement isn't one long, predictable phase. Many people spend more early on when they're active, then less later and possibly more again if healthcare costs rise. Having different income sources and a flexible withdrawal plan can help you adjust as your needs change. If you need help building a flexible retirement paycheck that covers your anticipated needs, consider working with a financial professional.

Making It Feel Like a Paycheck Again

Many retirees feel more confident when income arrives in a regular, predictable way — such as monthly withdrawals — rather than taking money out only when bills come due. Creating that "paycheck" feeling can reduce stress and make retirement finances easier to manage. A retirement paycheck isn't about guesswork. It's about having a clear plan so your savings can support you — month after month, year after year.



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Borrow responsibly

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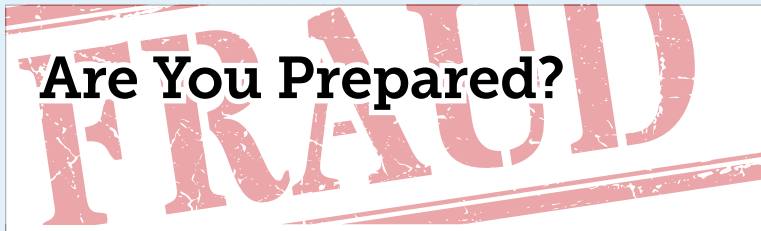


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It's easier to save in 2026

The **minimum balance** to open a share certificate (CD) is **now only \$500!**

View terms and rates at beaconcu.org/share-certificates-cds/



IN THE COMMUNITY

#BeaconCUGivesBack

What's Beacon CU been up to this quarter?



Grow Wabash County Golf Outing (Wabash)



Be Our Guest Enchanted Gala, benefiting Central Lutheran School (New Haven)



Walk of Hope (Marion)



Purse Bingo, benefiting The Quayle Vice Presidential Learning Center (Huntington)



Bowl M.o.R.E. for Kids (Rushville)

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