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BCU Closed Saturday, July 26th

All Beacon Credit Union locations will be closed for system maintenance as we integrate our new members from the former Mid-Southern Savings Bank. Thank you for your patience as we prepare our systems.

Welcome, New Members

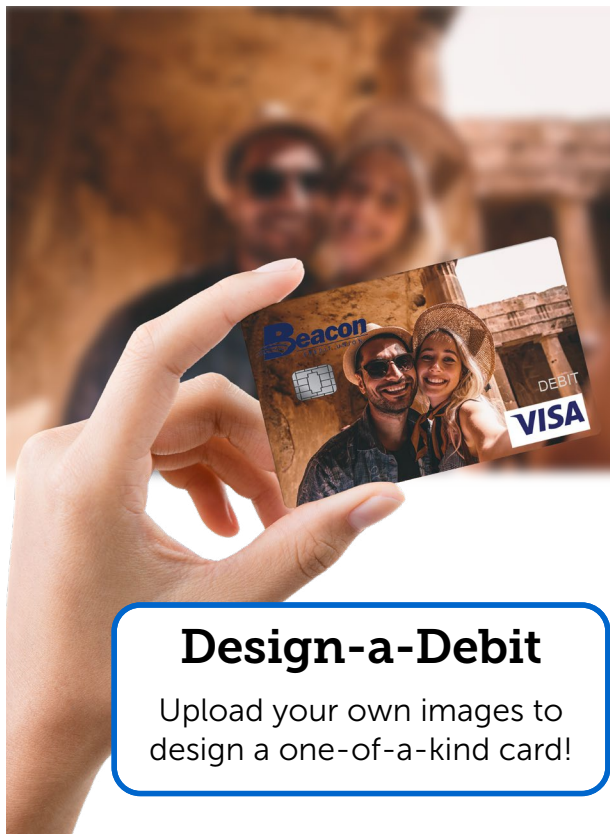
A word from our CEO, Dustin Cuttriss, about Beacon's recent acquisition

As many of you already know, Beacon Credit Union officially completed the acquisition of Mid-Southern Savings Bank earlier this year—and we're now entering an exciting new phase of this transition. We're proud to welcome our newest members from Mitchell, Orleans, and Salem into the Beacon family!

This milestone represents more than growth—it's about bringing people together under one shared mission of service, trust, and financial strength. With the addition of new member centers and members in Southern Indiana, Beacon's geographic reach is expanding, allowing us to serve more communities across the region than ever before. The cities of Mitchell, Orleans, and Salem now strengthen our presence in Southern

(continued)





Design-a-Debit

Upload your own images to design a one-of-a-kind card!

Welcome *(continued)*

Indiana and deepen our commitment to serving both rural and urban areas with personalized financial care.

Whether you've been with Beacon for years or are just joining us from Mid-Southern, we're grateful to have you as part of our credit union community. The addition of our new members enhances our credit union's strength, diversity, and ability to better serve all the communities we touch.

To complete the integration process, all Beacon Member Centers will be closed on Saturday, July 26th, for system maintenance. This is an important step to ensure that all members—new and current—experience the seamless service and support you expect.

Thank you for your patience and support as we bring everyone together under one system—and one vision for the future.

Member Appreciation Days are in full swing!

Could you be our next **cash prize winner?**

View upcoming dates and locations here.



Get Preapproved:

Car Shop with Knowledge

Benefits of Preapproval:

- Know your budget
- Lock in low rates
- Boost negotiation power
- Speed up the buying process
- Protect your credit

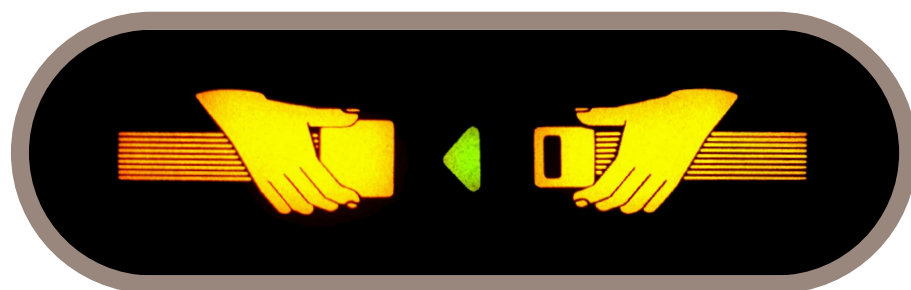
Apply Now





Fasten Your Seatbelt Surviving Market Turbulence

Economic downturns and turbulent investment markets can make people nervous. Recognize these events as a normal, although undesirable, part of the economic and investment cycles. With that in mind, following are some tips for investors during unpredictable times.



Don't panic. Some people may be tempted to bail out of their stock investments if markets are having a particularly rough ride. Selling solely because the stock market tumbles may be the worst thing to do.

Stay invested. If you're investing for a long-term goal — such as a retirement that begins in another decade or more and could last two or three decades — you'll have plenty of time to ride out market cycles. As the table below shows, missing some of the best days in the market can significantly reduce your gains over the years. An investor who stayed fully invested over the past 20 years would have earned \$38,879 more than someone who missed the market's 10 best days.

If the stock market posted gains and losses every other year, imagine what you would lose by selling after a dip. Where would you put your money? A money market account has an average return of around 1% over the last 20 years, but, that won't even keep up with the average rate of inflation of 2.66% over the same period of time. *(continued)*



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Not credit union deposits or obligations
Not credit union guaranteed
May lose value

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Fasten Your Seatbelt *(continued)*

Keep a long-term perspective. It's easiest to stay the course if you focus on your major life goals and not on the market's day-to-day or month-to-month movements. Look at your quarterly account statements, stay on top of major current financial events, and plan to do a thorough review of your investments — asset allocation, investment performance and progress towards your goals — once a year.

Performance of a \$10,000 investment in the S&P 500 over 20 years
Total returns | Jan. 2, 2005–Dec. 31, 2024

Missing the markets best days significantly reduces the return on investment.

	Balance	Return
Fully invested	\$71,750	10.4%
Market days missed		
10 best days	\$32,871	6.1%
20 best days	\$19,724	3.5%
30 best days	\$12,948	1.3%
40 best days	\$8,905	-0.6%
50 best days	\$6,386	-2.2%
60 best days	\$4,712	-3.7%

Dollar cost average. One of the most effective approaches to investing is dollar cost averaging. You simply commit to investing the same dollar amount on a regular basis. When the price of shares in a stock or investment portfolio rises, you'll buy fewer shares, and when the price dips, you'll buy more.¹

Maintain a diversified portfolio. Diversification seeks to lower your risk because historically not all parts of the market move in the same direction at the same time. Losses in one area may be balanced out by gains elsewhere.²

Know your risk tolerance. If you find stock investments to be too risky for your taste — for example, if you can't sleep at night because you're worrying about your stocks, — maybe you should consider a less volatile ride.

Make thoughtful moves. If you make changes to your investments, do so in a thoughtful way, and after careful consideration. Talking with a financial professional could be a good first move.



Vote Today

Voting is now open for Project Spotlight to give a local organization the chance to win up to \$2,500.

Click here to view nominees, read FAQs, and **submit your vote.**



1 Dollar cost averaging involves continuous investment in securities regardless of fluctuation in price levels of such securities. An investor should consider their ability to continue purchasing through fluctuating price levels. Such a plan does not assure a profit and does not protect against loss in declining markets.

2 There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Source: Putnam Investments and Kmotion Research. This example is for illustrative purposes only and is not indicative of the performance of any investment. It does not reflect the impact of taxes, management fees, or sales charges. The Standard and Poor's 500 Index (S&P 500) is a weighted, unmanaged index composed of 500 stocks believed to be a broad indicator of stock price movements. Investors cannot buy or invest directly in market indexes or averages. Past performance is no guarantee of future results.

Good luck
at the fair,
4-H members!



Your Voice Matters! What's Your Opinion?



Your voice matters and at Beacon Credit Union we offer various ways for you to help us improve.

While we will occasionally send out email surveys, we offer other ways for you to help us grow together. Leave us a review on Google, Yelp, or at the Member Center you frequently visit.



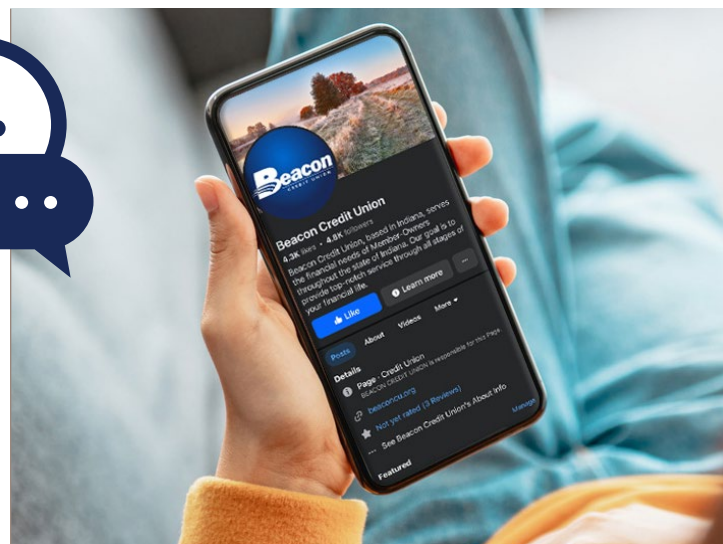
BeaconCU Locations

Member Centers

Auburn	New Haven	Rushville
Garrett	North Manchester	Salem
Huntington	Orleans	Seymour
Logansport	Peru	Wabash
Marion	Plymouth	Warsaw
Mitchell	Rochester	

Ag/Commercial Loan Services

Auburn	Marion	Richmond
Crawfordsville	New Haven	Rochester
Huntington	North Manchester	Rushville
Logansport	Peru	Seymour
Louisville (KY)	Plymouth	Wabash
		Washington



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(800) 762-3136

Department Extensions

Collections.....ext. 2044
Beacon Inv. Servicesext. 6415
Contact Center..... "0" or "3"

Email: beaconcu@beaconcu.org

Do not include confidential information such as account numbers in email correspondence.



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