



THE CORNERSTONE
FALL EDITION



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Abound
is for LIVING.

AboundCU.com

You complete our circle.



“... I’m now able to cut my loan’s interest in half!”

Abound has been so loyal to me! Two years ago, I worked with the Gary Farms Branch to get my first Auto Loan. Since then, I’ve followed the branch’s guidance and used Financial Education resources offered to build my credit score up to 773. I thought it would be worth trying to refinance my loan for an even better rate. I’m so glad I inquired! With the branch’s support and resources, I’m now able to cut my loan’s interest in half!

— Bowling Green Branch Member

“... saving me \$1,500 monthly!”

I had so many credit cards and personal loans from years past, after making monthly payments it left my disposable income close to zero. I had no idea that borrowing from the equity I’ve built in my home over the years could be used to consolidate other debt! The Bardstown Branch was able to get me a Home Equity Line of Credit to pay off \$78,000 in debt, saving me \$1,500 monthly!

— Bardstown Member



Historically high Certificate rates, don’t miss out!

SCAN TO
CHECK OUT
OUR LATEST
RATES





President's Message

Abound is for LIVING.

We're For Making a Difference

Thanks to Members like you, Abound has been positively impacting Kentuckians since 1950. Together, we're making a real difference for local students, families and our military community. Through our expanding Financial Education programs, partnerships with local non-profits and our NEW Abound School Spirit Visa® Debit Cards, we're for building the strongest communities possible.

We're For Saving You More

Whether you're a saver or borrower, Abound's affordable rates put more money in your pocket. As a not-for-profit financial cooperative, our Credit Union was designed to save you more and put our Members first. If you still have bank accounts or loans at other institutions, you could be leaving money on the table!

We're For Veterans & Military Families

Follow us on social media to learn more about the work we're doing to support military families and Veterans. Our team works closely with Fort Knox throughout the year and Abound is proud to support life-changing organizations like USA Cares. **We also invite you to join us for upcoming educational events like Veterans2Entrepreneurs, which will be held November 15, 2023.**

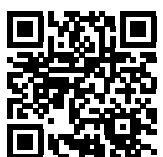
We're For Budget-Friendly Holidays

In this issue, you'll find tips for inexpensive holiday gifts, fun activities for the whole family, affordable financing options and more. Abound is here to support your financial wellbeing for life.

Thank you for your active Membership and continued support. We're for you!

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO



LEARN
MORE
ABOUT
HOME
LOANS

Home Loan options for your unique needs.

**OUR LOCAL EXPERTS CAN LOOK AT UNIQUE SITUATIONS
AND GUIDE YOU EVERY STEP OF THE WAY.**

Save more in 2024!

Abound's 52-week savings challenge begins January 1, 2024.

We're for improving financial wellbeing, and it all starts with savings. Resolve to make this your best year yet by participating in our 52-week savings challenge!

It's simple. Deposit \$1 the first week, \$2 the second week, \$3 the third week, and so on. By the end of the year, you'll have \$1,378 in your Abound Savings Account!

Want to make it even simpler? Automate the challenge by saving \$26.50 each week for a year. You'll still end up with \$1,378 and you can choose to keep the momentum going after the year ends.

Get started today with an automatic payroll deduction or contact our friendly team for assistance!



52 weeks of SAVING CHALLENGE

WEEK	DEPOSIT	BALANCE	WEEK	DEPOSIT	BALANCE
<input type="checkbox"/> 1	\$1	\$1	<input type="checkbox"/> 27	\$27	\$378
<input type="checkbox"/> 2	\$2	\$3	<input type="checkbox"/> 28	\$28	\$406
<input type="checkbox"/> 3	\$3	\$6	<input type="checkbox"/> 29	\$29	\$435
<input type="checkbox"/> 4	\$4	\$10	<input type="checkbox"/> 30	\$30	\$465
<input type="checkbox"/> 5	\$5	\$15	<input type="checkbox"/> 31	\$31	\$496
<input type="checkbox"/> 6	\$6	\$21	<input type="checkbox"/> 32	\$32	\$528
<input type="checkbox"/> 7	\$7	\$28	<input type="checkbox"/> 33	\$33	\$561
<input type="checkbox"/> 8	\$8	\$36	<input type="checkbox"/> 34	\$34	\$595
<input type="checkbox"/> 9	\$9	\$45	<input type="checkbox"/> 35	\$35	\$630
<input type="checkbox"/> 10	\$10	\$55	<input type="checkbox"/> 36	\$36	\$666
<input type="checkbox"/> 11	\$11	\$66	<input type="checkbox"/> 37	\$37	\$703
<input type="checkbox"/> 12	\$12	\$78	<input type="checkbox"/> 38	\$38	\$741
<input type="checkbox"/> 13	\$13	\$91	<input type="checkbox"/> 39	\$39	\$780
<input type="checkbox"/> 14	\$14	\$105	<input type="checkbox"/> 40	\$40	\$820
<input type="checkbox"/> 15	\$15	\$120	<input type="checkbox"/> 41	\$41	\$861
<input type="checkbox"/> 16	\$16	\$136	<input type="checkbox"/> 42	\$42	\$903
<input type="checkbox"/> 17	\$17	\$153	<input type="checkbox"/> 43	\$43	\$946
<input type="checkbox"/> 18	\$18	\$171	<input type="checkbox"/> 44	\$44	\$990
<input type="checkbox"/> 19	\$19	\$190	<input type="checkbox"/> 45	\$45	\$1,035
<input type="checkbox"/> 20	\$20	\$210	<input type="checkbox"/> 46	\$46	\$1,081
<input type="checkbox"/> 21	\$21	\$231	<input type="checkbox"/> 47	\$47	\$1,128
<input type="checkbox"/> 22	\$22	\$253	<input type="checkbox"/> 48	\$48	\$1,176
<input type="checkbox"/> 23	\$23	\$276	<input type="checkbox"/> 49	\$49	\$1,225
<input type="checkbox"/> 24	\$24	\$300	<input type="checkbox"/> 50	\$50	\$1,275
<input type="checkbox"/> 25	\$25	\$325	<input type="checkbox"/> 51	\$51	\$1,326
<input type="checkbox"/> 26	\$26	\$351	<input type="checkbox"/> 52	\$52	\$1,378

SUCCESS! \$1,378 saved

We're For Family Fun on a Budget



It may be the most wonderful time of the year, but holiday breaks and added expenses can also make it one of the most stressful times for families on a budget. Plan to make the most of your time together this year!

- ✔ Play outside & warm up with hot chocolate
- ✔ Visit your local library for special events and books!
- ✔ Build a gingerbread house or have a friendly competition
- ✔ Hold a gift-wrapping party
- ✔ Visit a FREE local museum like Swope's Cars of Yesteryear
- ✔ Bake & decorate holiday cookies

BONUS: Homemade cookies also make great gifts!

See page 5 for homemade gift ideas and page 6 for your go-to cookie recipe.



GET 5% CASH BACK ON AMAZON PURCHASES

It's that time of year again! Earn a little something extra with your holiday shopping! Use your Abound Platinum Visa® Credit Card to get 5% cash back on all your Amazon purchases¹ from now until the end of the year.

Plus, you always earn 5% cash back on gas and 1% on all other purchases all year long¹.

- No balance transfer fee from other cards
- Cash back rewards sent automatically to your card
- Low rates
- Credit limits up to \$25,000

¹Cash back rebates on purchases made with Platinum Visa® only. All rebates will not be shown at the time of purchase, but will appear on your monthly billing statement. 5% off fuel purchases paid at the pump and 1% off general retail purchases. 5% off purchases made from Amazon.com, excluding Amazon digital purchases, subscriptions, or memberships up to \$100.00 in rewards earned per statement cycle. Abound CU is not affiliated with Amazon.com. Rewards are earned per statement cycle. Offer valid October 1 - December 31, 2023. After \$100 is reached in rewards you will continue to earn 1%. 3% Visa® cash advance fee. Rates and terms are subject to credit approval. Subject to \$10 Membership Fee if not already a member.



Get your Abound Visa® Platinum in time for holiday shopping! Apply online or contact us today!

We're For Making Your Holidays Bright

ABOUND'S PERSONAL LOANS ARE THE AFFORDABLE WAY TO GET THE MONEY YOU NEED. FAST.

Holiday expenses can add up quickly, but that doesn't mean you have to resort to high-rate loans.

- o No collateral required. We only need your signature.
- o Repayment periods of up to 84 months keep your monthly payments under control¹
- o Borrow up to \$25,000
- o Schedule automatic payments through Online Banking or Mobile Banking²

¹Example: All loans are subject to approval. A fixed \$10,000 loan for 84 months at 11.35% APR is a \$173.07 monthly payment with no payment protection. APR - Annual Percentage Rate. Loan and payment terms are subject to credit review. Must have direct deposit into an Abound Checking or Savings Account for .25% rate discount to qualify for quoted rate.

²Carrier rates may apply for data usage.



There's still time to get your Personal Loan for the holidays. Apply online or contact us today!

We're for doing more with less

Thoughtful gifts can still be inexpensive. Here are simple homemade gifts that show family, friends, neighbors, co-workers and others that you care!

DON'T FORGET THE WRAPPING!
Get creative! Upcycle gift bags, boxes and ribbons - or wrap in newspaper with a colorful bow.



MAKE SOMETHING WONDERFUL

If you enjoy sewing or knitting, a handmade scarf, mittens, sweater or baby blanket can make the perfect gift. Just plan to find materials on sale and avoid a time crunch!



CREATE YOUR OWN GIFT BASKETS

By mixing and matching homemade items with a few storebought favorites, you can create fun and useful gifts. Think jars of homemade salsa, spaghetti sauce or preserves with a few of the other items needed to make a quick meal or weekend brunch.



SHARE YOUR TALENT

Are you an artist? Do you have a knack for woodworking or love to scrapbook? Whatever your talent is, you can use it to create memorable gifts for your loved ones. Think personalized signs, memory books or turning a favorite photo into a small portrait.



BAKE SOMETHING DELICIOUS

Homemade cookies, fudge or other treats are always a hit! Plus, cute holiday tins can be inexpensive and re-used by recipients next year.

Recipe

INGREDIENTS

12oz semi-sweet chocolate chips
 2½ cups all-purpose flour
 1tsp salt
 1tsp baking soda
 ¾ cups firmly packed light brown sugar
 ¾ cups granulated sugar
 1 cup salted butter, softened
 (use the real stuff if you can, it makes a difference)
 1tsp pure vanilla extract
 2 eggs

DIRECTIONS

Preheat your oven to 350 degrees
 Combine flour, salt, and baking soda in a bowl and set it to the side
 Using a mixer, beat the brown sugar, granulated sugar, vanilla and butter together until combined
 Crack your eggs into a separate bowl to make sure there aren't any shells that get into your dough
 (especially if you have little ones helping!)
 Add eggs one at a time - incorporate fully into the creamed sugar and butter mixture
 Slowly add your dry ingredients while continuing to mix, until all are mixed together well
 Stir in your semi-sweet chocolate chips (I suggest a regular old wooden spoon mixing by hand)
 Line your baking sheets with parchment baking paper (not wax paper - learned that the hard way!)
 Drop mixture by rounded tablespoons onto lined cookie sheets
 Bake anywhere from 8-12 minutes depending on your oven and how soft you like your cookies. We like them a little crunchy on the outside and gooey soft in the center - our gas oven it takes about 10 minutes for the first batch and 8 minutes for every batch after
 Remove from the oven, slide the parchment paper onto a cool surface and allow them to firm up before transferring to a baking rack to cool completely
 Store in a covered container or just dig in. These never last more than 2-3 days in my house!

We're for sweet surprises

As my kids started to get a little older, and the magic of Santa started getting questioned, we decided to let them in on a secret. That the magic of Santa was really the spirit of kindness and selflessness that Santa represents - giving to others. And that is when, as a family, we started our very own tradition. What began as a way to spend time together in the kitchen covered in flour and laughter, morphed into a Santa spirited game of "Ding-Dong, Ditch".

The first year we made these no-fail chocolate chip cookies, we boxed them up with an anonymous note of good wishes for the season, quietly (as quiet as two ten-year-olds can be) placed them on neighbors' porches, rang the doorbell and sprinted out of sight. Several of our neighbor's Ring cameras rattled us out pretty quickly. Still, what we saw happen over the next couple of weeks was nothing short of magical. Our neighbors started getting into the Santa spirit and making their own sugary confections to leave for others.

Over the years this has grown to be a neighborhood tradition and it gets bigger every year. It doesn't matter which holiday you celebrate this season or if you celebrate at all - in this moment, we are all connected. A moment of pure joy and gratefulness that reminds us that we choose what we put into the world. And I'd like to think a little bite of a warm gooey chocolate chip cookie is just the beginning.

So, in case you need a no fail chocolate chip cookie recipe to get you in the Santa spirit this year or as a pick me up or a pot-luck contribution, here's the one that changed the Santa magic for us. And my secret ingredient - it's salted butter - which is pretty much the same as love in my book.

Story & recipe shared by Susan Mandarino

2024 NOMINATIONS

The Nominating Committee met on August 31, 2023 and selected nominees from the applications duly and properly submitted for the three Board of Directors' positions open in 2024.

Pursuant to Abound Credit Union Bylaws, nominations for vacancies on the Board of Directors may also be made by a petition signed by 500 Members. A brief written statement of qualifications and biographical data must be submitted along with each nomination by petition. For all petition information, please call 800.285.5669. All petitions and additional written information must be received no later than November 15, 2023 and sent to:

Abound Credit Union
c/o Nominating Committee
P.O. Box 900
Radcliff, KY 40159-0900



The nominees are:

Tim Goblirsch
Wanda Parker
Stan Routt
Henry "Butch" Wheatley

Seniors, Class of 2024, make sure to **open your Savings Account by 12.31.2023** to Qualify to Apply for our Roush Scholarship.

Qualify to Apply!
2024 Roush Scholarship

LEARN MORE ABOUT THE \$25,000 IN SCHOLARSHIPS, FOR 10 STUDENTS THRU ABOUND



Board of Directors

Richard L. Ardisson, Chairman
Wanda Parker, Vice Chairman
George Pennington, Treasurer
Robert H. Roush, Secretary
Henry Wheatley
J. Marvin Hawk
Jo Exler
Cathy (Pierce) Groner
Timothy Goblirsch
Howard Williams, Director Emeritus
Rosemary Deaton, Director Emeritus
Reba Watson, Director Emeritus

Leadership Team

Raymond H. Springsteen, President / CEO
Jake Darabos, Chief Finance & Admin. Officer
Chuck Eads, Chief Lending Officer
Jill Krimm, Chief People Officer
Susan Mandarin, Chief Marketing Officer
Shelley Mitchell, Chief Strategy Officer
Marc Prasch, Chief Operating Officer

