



THE CORNERSTONE  
SPRING EDITION

**Abound**  
CREDIT UNION

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**Possibilities  
Abound.**

AboundCU.com | 800.285.5669

# You complete our circle.



### “\$10,000 in savings + another loan!”

We refinanced our Auto Loan by moving it to Abound, saving us \$10,000 in interest. This revealed to us that we CAN afford two cars. Shortly after, our daughter totaled her car that was also financed through Abound. Luckily, the loan experts had provided GAP insurance as an option and she used this money toward a new vehicle! We’re so grateful for the trustworthy, local loan experts with Abound!

— Pershing Branch Member

### “Abound is saving me \$40,000 in interest!”

Upon purchasing my RV, I chose a bank to finance the loan in a hurry. I then heard of Abound’s low payments and easy communication. Within a day, they shrank my RV Loan by 27 monthly payments, saving me a total of \$40,000 in interest! Everyone should be financing with Abound!

— Ring Road Member



### “We went from eight payments, down to one!”

We had an Auto Loan at Wells Fargo and were eager to find a lower payment. We also had eight credit card balances that we planned to eventually consolidate into one card. Who knew it could be an option to roll this debt into our Auto Loan refinance and have one payment? Abound did! Not only did our Auto Loan rate drop from 14.09% APR to 4.65% APR, but now we’re saving \$300 a month because we consolidated our debt. WOW!

— Hodgenville Branch Member



# President’s Message

Possibilities Abound.

### Better Financial Health Starts Here

Did you know that Abound’s financial education programs reach thousands of local students and adults each year? We’re on a mission to empower Kentuckians of all ages to make smart financial decisions and your active membership makes it possible. That’s the power of the cooperative model, friends and neighbors banding together to build brighter financial futures and invest in the communities we call home.

Just like taking care of our physical health, financial health is a lifelong journey and we’re with you every step of the way. That’s why we’re incorporating two learning sessions into our 2022 Annual Meeting and Financial Education Expo, on Tuesday, May 10, 2022. These two sessions will focus on investments and ways to teach your family about money management. At that time, you can choose which session you’d like to sit in on. We hope you’ll join us and choose the session that is right for you.

### Time to Put Your Money to Work

If you’ve been building up your nest egg over the last several years, now is a great time to consider putting that savings to work and earning more with our Certificate Specials. It’s simple to earn more with rates that are 2x the Kentucky average\*. Read on for more details.

### Don’t Forget to Pass It On

April is National Credit Union Youth Month and it’s a great time to help start your children or grandchildren down a positive financial path by opening an insured savings account and starting good habits. The younger children learn to save and responsibly manage their money, the more likely they are to continue these behaviors in adulthood.

We invite you to stop by your local branch, give us a call or visit our website to learn more about the free educational tools available and money-saving products and services we can offer to help give you – and your family – a financial health boost.

Thank you for your Membership. Together, it’s all possible.

Sincerely,

RAYMOND H. SPRINGSTEEN  
PRESIDENT / CEO



\*For details on calculations. Visit <https://www.aboundcu.com/Learn/Understanding-Made-Easy/Calculate-Your-Savings>. Calculations as of 3/11/2022.

# Start Earning More!

Nice job saving! Now, put your money to work with our Certificate Specials.

**SPECIAL** **1.15%** APY\* **17-MONTH**  
**CERTIFICATE**

These highly competitive rates make it simple to earn more.

Ask our helpful staff or visit [aboundcu.com](http://aboundcu.com) to find the certificate that's right for you.

**SPECIAL** **1.25%** APY\* **26-MONTH**  
**CERTIFICATE**



**FLEXIBLE TERMS**  
Think of the possibilities with our wide range of maturity DATES.



**DIVIDENDS ABOUND**  
Highly competitive rates make earning more simple.



**INSURED DEPOSITS**  
We've got you, your funds are federally insured.

\*APY - Annual Percentage Yield. \$500.00 minimum deposit. Dividends paid and compounded quarterly. Rates may be changed or discontinued at any time; call your local branch for current rates. Rates current as of 3/31/2022. Fees and/or withdrawals will reduce earnings. When opening a certificate the member has agreed to leave the principal of this account on deposit for the full term stated in the account or renewal notice. If all or part of the principal is withdrawn before the maturity date, the Credit Union may charge a penalty. Withdrawal of the principal amount of the certificate may be made only with the consent of the Credit Union. Unless stated otherwise, the owner shall forfeit an amount equal to 90 days dividends, whether earned or not, on certificates with maturities between 3 months and 24 months; 180 days dividends, whether earned or not, on certificates with maturities between 30 and 48 months; 365 days dividends, whether earned or not, on 59 months certificates. The penalty may be calculated at the rate paid on the deposit. The penalty will, if necessary, be taken from the principal amount of the deposit. Your Funds are Federally Insured by NCUA up to at least \$250,000. Early withdrawal penalties may apply.

# Join us MAY 10 AT 5:30PM

We can't wait to see you at our 2022 Annual Meeting and Financial Education Expo!

Mark your calendar now for Abound's 71st Annual Business Meeting. This year, we are adding something different. You won't want to miss out! Please join us Tuesday, May 10, 2022 at the Performing Arts Center, located inside John Hardin High School, in Elizabethtown.

The evening will begin with Abound's Board of Directors reviewing the financial highlights of 2021, sharing the latest benefits of Membership and providing an overview of our community involvement activities. Thereafter, the event will continue with two learning sessions. One is focused on ways to manage your money in an evolving market, while the other gives you expert advice on ways to teach your family how to manage money. At that time, you can choose which one you want to attend! We will end the evening with refreshments.

Plus, we're excited to announce our ten Roush Scholarship Winners!

**Doors open at 5pm, Business meeting starts at 5:30pm.  
See you there!**

### Why attend?

- Win cash door prizes!
- Attend free learning sessions about investments and ways to teach your family about money management
- Enjoy complimentary refreshments



# Let the miles make you money!

Don't have an Abound Visa Platinum yet? Visit [www.aboundcu.com](http://www.aboundcu.com) to apply online for your new card.



### WHETHER YOU'RE DRIVING, FLYING OR CRUISING, GET 5% CASH BACK AUTOMATICALLY!

Feel good about your travels, don't let gas prices keep you at home. Plane tickets, gas, car rental and lodging, it can add up. We feel it, too. Good news! Your Platinum Visa will get you 5% cash back\*, which means more cash for the fun stuff! Plan your trip the way you want it! **Plus, you always earn 5% cash back on gas and 1% on all other purchases ALL OF THE TIME.**

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

\* Cash 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 merchants classified as Airlines, Car Rental, Lodging, Cruise Lines, Air Carriers, Airport, airport terminals & flying fields, Travel Agencies & Tour Operators, Lodging Hotels, Motels, Resorts not elsewhere classified, Timeshares, Auto Rental Agency- not elsewhere classified, Motor Home & Recreational Vehicle Rental up to \$100.00 in rewards earned per statement cycle. Offer valid April 1 – June 30, 2022. After \$125 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.



## Possibilities Abound.

### APRIL IS NATIONAL CREDIT UNION YOUTH MONTH

Help the kids in your life start saving by opening an insured credit union savings account and practicing good financial habits.

- Save regularly
- Earn compound interest
- Learn money management skills

**SAVE SMALL** ★ **DREAM BIG**  
*at your credit union™*

### Board of Directors

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

### Leadership Team

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**Chuck Eads**, Chief Lending Officer  
**Dave Evangelista**, VP of Information Technology  
**Jill Krimm**, Chief People Officer  
**Susan Mandarino**, VP of Marketing  
**Shelley Mitchell**, Chief Risk & Knowledge Officer  
**Marc Prasch**, Chief Member Experience & Ops. Officer