



THE CORNERSTONE
SPRING EDITION



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Possibilities Abound.

You complete our circle.



“Abound was able to step in where his bank would not...”

Not only has Abound helped me with my finances, I'm passing the Credit Union's benefits along to the next generation. I referred my son to Abound after finding out he was paying 24% for a loan at another institution! His bank wouldn't help him refinance to a lower rate due to his youth and lack of credit history. Abound was able to step in where his bank would not and lowered his rate by 11%. That's a total savings of \$4,500 over the life of my son's loan.

— Glasgow Branch Member

“Swimming in debt... Abound is phenomenal.”

My husband and I were swimming in debt. We'd accumulated \$100,000, including several credit cards with interest rates above 20%. Turning to Abound was the best decision we made. They helped us consolidate our bills and pay off debt at an affordable rate of only 3.50%. The friendly team at Abound was even able to refinance our auto loan, slashing our previous interest rate in half! Our monthly savings with Abound is phenomenal.

— Dixie Branch Member



“Abound...reduced my monthly payment from \$413 to \$196!”

I had some blemishes on my credit report, but have been putting in the hard work and taking steps to correct them. My Abound rep was able to work with his exceptions team to find a solution that would really help me move beyond my past mistakes. I was thrilled when Abound saved me several percentage points on my interest rate and reduced my monthly payment from \$413 to \$196! They even gave me a VISA credit card to help me continue building better credit.

— Dixie Branch Member



President's Message

Possibilities Abound.

We are Making a Long-Term, Positive Impact in Our Community.

For more than 70 years, Abound has been focused on serving our Members and making a long-term, positive impact on our communities. When you look at the millions we've saved our fellow Kentuckians through lower loan rates, higher savings rates and fewer fees, it's easy to see why we've grown to become the state's largest Credit Union.

We've doubled down on our commitment to our communities by offering financial education to youth, veterans and adults. Our charitable support has also expanded to include new opportunities like ECTC's Military Education Association, which fills important funding gaps for military and veteran students, along with key community partnerships like Baptist Health Hardin and USA Cares. Together, we're building brighter futures for our friends and neighbors and investing in healthier communities.

Are You Enjoying All the Valuable Benefits of Your Credit Union Membership?

If you still have loans or insured deposit accounts at other financial institutions, you may be missing out. The “Calculate Your Savings” tool available on our website can help you quickly compare how your Credit Union's rates stack up against the competition. It's pretty clear that we're way ahead of the pack on both popular deposit and loan products. In fact, some of our certificates offer more than double what other financial institutions pay in Kentucky.

As you'll read later in this newsletter, we've recently expanded Abound's Investment & Retirement Services team to better serve you. I encourage you to spend a few moments taking stock of your financial accounts to ensure you're benefiting from all of the money-saving products and services now available. Thank you for your Membership.

Together, we can make even more possible.

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO

Abound can help you save on every kind of auto loan.
Get more for your dream summer.

EARN UP TO \$400 CASH BACK*

- Historically Low Rates
- Lower Payments
- Easy Online Application
- Same Day Approval

Yeah, it's possible.

Rates As Low As
2.34% APR¹



EARN UP TO
\$400
CASH BACK NOW!
MOVE YOUR LOAN

Lower Car Payments.

Save Big with an Auto Loan from Abound.

*Limited time offer (March 15 – May 31, 2021). All loans are subject to credit approval. Minimum refinance amount \$5,000. \$50 will be placed in savings account after the loan disburses. Offer does not include in-house refinances. Offer applies to titled vehicles (auto, RV, boat, motorcycle, ATV) refinance loans only. Receive \$50 for every \$5,000 in balances moved up to \$400. Maximum incentive that may be earned per primary member is \$400. Loans must remain at Abound for a minimum of 180 days or the incentive amount will be owed and added to the loans' early payoff amount. Subject to \$10 membership fee, if not already a member. 1. Annual Percentage Rate. Quoted rate is fixed for vehicles model year 2019 and newer and is based on credit worthiness, qualifications and collateral conditions. All loans are subject to approval. Rate applicable to new purchases or external refinancing only with a vehicle that has 60% LTV (Loan to Value). Vehicle must be 2019 or newer for (As low as) 2.34% APR to apply. Rates subject to change at any time. Car Loan Example: A fixed \$10,000 loan for 60 months @ 2.34% APR is a \$176.76 payment with no payment protection. Subject to \$10 membership fee.



Ready to tackle that big project? The possibilities are endless with Abound's affordable options:

1

Cash Out Refinance

It's your cash to spend on the big stuff. (Vacation, wedding, remodel and more!)

- Historically low rates and payments
- Local experts, local decisions
- Easy online application

OR

2

Home Equity Line of Credit

Cash when you need it, for whatever you need.

- Hassle-free access to your home equity
- Low payments
- Borrow up to 100%* of your home's equity

Not sure which is right for you? Our local experts are here to help!

Contact us today or visit www.aboundcu.com to learn more and calculate your savings.

Equal Housing Lender

*Rates and terms are subject to credit approval. Eligibility open to Kentucky residents or residents in Indiana who reside within a 50 mile radius of any Abound Credit Union branch location. Please contact us for eligible counties in Indiana. Subject to \$10 membership fee, if not already a member. Subject to \$249 application fee. If HELOC is canceled for any reason within 36 months following the Agreement Date, previously waived closing costs will be charged as an advance on your account. See HELOC Agreement for details.

Earn 7%¹ Cash Back on Outdoor Activities

We're all itching to spend more time outdoors this spring. That's why Abound is rewarding your healthy activities from April 1 through June 30, 2021. Earn a whopping 7%¹ cash back when you use your Abound Visa Platinum Credit Card for any of the following during the promotional period:

Sporting Goods

Bicycle Shops

Aquariums and Zoos

**Sporting and
Recreational Campgrounds**
(Including Kentucky State Parks!)

RV Parks & Campgrounds

Amusement Parks
(Including Dinosaur World,
Kentucky Kingdom and more.)

Golf Courses

Plus, you'll still earn 5% cash back on gas purchases and 1% cash back on all other retail purchases.¹

Don't Have an Abound Credit Card Yet?

Visit www.aboundcu.com to apply for your Visa Platinum and start earning today!

Federally Insured by NCUA. Equal Opportunity Lender. 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. 7% off outdoor activity purchases up to \$175.00 in rewards earned per statement cycle, is a limited time offer that ends on June 30, 2021. After \$175 is reached in rewards you will continue to earn 1%. 3% Visa® cash advance fee.

Virtual Annual Meeting

Join Us May 11

Mark your calendar now for Abound's 70th Annual Business Meeting. Join us virtually at 5:30pm on Tuesday, May 11, 2021. Don't miss this opportunity to learn more about your Credit Union and win cash door prizes.

Abound's Board of Directors will review the financial highlights, share the latest benefits of Membership, overview our community involvement activities and recap Member relief provided in 2020. Plus, the Credit Union will announce scholarship winners!

Register online at AboundCU.com starting April 15th.

Possibilities Abound.

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

Executive Staff

Raymond H. Springsteen, President / CEO

Rebecca N. Ates, Executive Vice President