



THE CORNERSTONE  
SUMMER EDITION



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# Possibilities Abound.

# You complete our circle.



## “... Abound was able to work with my credit...”

I had been told by another financial institution that my credit score wasn't high enough for a lower Auto Loan payment. I learned otherwise after visiting the Danville branch. In fact, the local decision makers with Abound were able to work with my credit and STILL save me more! I'm thrilled to save more than \$6,000 in payments and interest. I was backed into a corner, but Abound pulled me out!

— Danville Branch Member

## “I could buy a third vehicle now...”

I went to the Shepherdsville branch to make my first Auto Loan payment.

I was so impressed with how easy it was to work with Abound, that I asked about moving another loan that I have through another financial institution. Abound quickly dropped this interest rate from 12.49% to 3.49%, saving me more than \$11,000 total. I could buy a third vehicle with the amount of money I saved by moving to Abound!

— Shepherdsville Branch Member



## “Now, I'm able to retire sooner...”

Having \$30,000 in credit card debt makes retiring sound almost impossible. I quickly learned there is a light at the end of the tunnel, thanks to Abound! I had no idea I could lump all of that debt together, into a Home Equity Line of Credit, and lower my monthly bills into one smaller payment. The Leitchfield branch changed my life. I've worked so hard and finally feel like I've been rewarded. Now, I'm able to retire sooner!

— Leitchfield Branch Member



# President's Message

Possibilities Abound.

## Ensuring Possibilities for Our Fellow Kentuckians

As we look forward to enjoying more time together in the coming months, I want to thank you for your support of Abound Credit Union. By keeping your money local, you're playing an active role in strengthening our communities and ensuring that Possibilities Abound for our fellow Kentuckians. You're also directly benefiting from the cooperative model of banking – which translates to more money in your pocket through lower loan rates, higher savings rates and fewer fees.

As the world changed in 2020 and we were all personally challenged by the pandemic, the strength of Abound Credit Union and our people-over-profit structure remained. For more than 70 years we've been serving Members like you by offering affordable financial services, finding flexible solutions, and making a long-term positive impact on our communities.

## Our Commitment to Serve

Over the past year, we've doubled down on our commitment to community by deferring millions in loan payments and ramping up financial education for youth, veterans and adults. We increased our Roush Scholarship program by 525% to award \$25,000 in college scholarships to graduating high school seniors in our communities. Congratulations to our recent winners!

As others stepped back, Abound stepped up to support new opportunities like ECTC's Military Education Association, which fills important funding gaps for military and veteran students, and launch a new after care financial education program right on Fort Knox. Of course, our long-term community partnerships with Baptist Health Hardin, USA Cares and many other non-profit organizations continue to benefit military families and all Kentuckians in our service areas.

Together, we're building brighter futures and investing in healthier communities.

What makes Abound different? In one word, YOU.

Thank you for being a Member-Owner of Abound Credit Union.

Sincerely,

**RAYMOND H. SPRINGSTEEN**  
PRESIDENT / CEO

P.S. Don't keep Abound to yourself! If you love being a Member, please pass us along to your family, friends and neighbors. It's simple to join online at [AboundCU.com](http://AboundCU.com) and start experiencing the Credit Union difference.



# Have your dream summer!

## Lowering your Auto Loan payment means more cash for the fun stuff!

### WE MAKE CAR BUYING QUICK AND EASY.

- **Lower monthly payments** Affordable rates allow you to pay less.
- **Move your loan** Save thousands and pay it off sooner!
- **Same day approval** Apply online or visit one of our branches.

Learn more or apply online today at [AboundCU.com](https://AboundCU.com)

Rates and terms are subject to credit approval.

# Skip-a-payment<sup>1</sup>, keep the cash.

## Need a little extra cash in your pocket this summer?

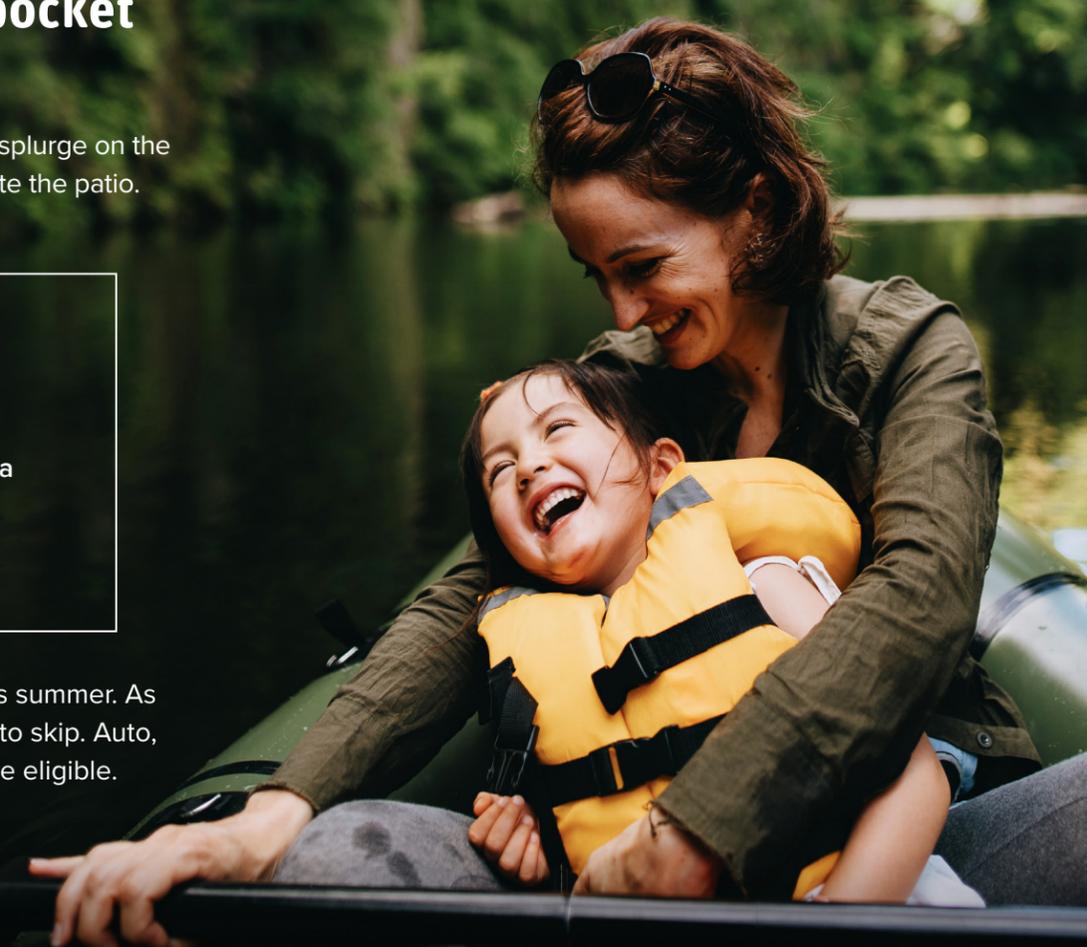
Plan a weekend getaway, splurge on the birthday party or redecorate the patio. The extra cash is yours!

### QUICK AND EASY

- 1 Visit website
- 2 Takes less than a minute to apply
- 3 Enjoy the cash

Go ahead, enjoy more this summer. As always, you choose what to skip. Auto, RV and Personal Loans are eligible. Submit your request form on our website today!

<sup>1</sup> Skip A Payment not applicable to mortgage, home equity, credit card or delinquent loans. Other exclusions may apply. For Skip A Payment options on delinquent loans, contact Member Solutions at (877) 799-1455. Request to skip payment(s) must be turned in to the Credit Union prior to the due date requesting to skip. Interest will continue to accrue on loan and may cause pay off later than original agreement. Payment will be required to resume the following month. If GAP insurance is purchased with loan, GAP coverage benefits may exclude skipped payments or expire prior to loan being fully paid; see GAP Agreement for coverage restrictions. Contact us at (800) 285-5669 for further information. \$35.00 Fee is per loan skipped. If no designation of payment method for \$35.00 fee is made, the fee will be added to the loan. Limited Time Offer.



Earn 5%<sup>1</sup> cash back on back-to-school purchases.



LOOKING FORWARD TO A MORE NORMAL SCHOOL YEAR?

Get ready to earn big on your back-to-school purchases from July 1 through September 30, 2021. Earn 5%<sup>1</sup> cash back when you use your Abound Visa Platinum Credit Card. Plus, you'll still earn 5% cash back on gas purchases and 1% cash back on all other retail purchases.

Still need to get your Abound Credit Card? Visit AboundCU.com to apply for your Visa Platinum and start earning today!

<sup>1</sup> 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 at merchants classified as Stationary, Office Supplies, Printing, Writing Paper, Men's, Women's & Children's Uniforms & Commercial Clothing, Commercial Footwear, Misc. General Merchandise, Men's & Boy's Clothing & Accessory Stores, Women's Ready to Wear Clothes, Women's Accessory & Specialty Shops, Children's & Infant's Wear, Family Clothing Stores, Sports Apparel, Riding Apparel Stores, Shoe Stores, Men's & Women's Clothing Stores, Misc. Apparel & Accessory Shops, Used Merchandise & Secondhand Stores, Catalog Merchant's, Catalog & Retail Merchant, Discount Stores, Department Stores up to \$75.00 in rewards earned per statement cycle, is a limited time offer that ends on September 30, 2021. After \$75 is reached in rewards you will continue to earn 1%. Offer valid July 1 - September 30, 2021. 3% Visa® cash advance fee.



Hassle free access to your home equity.

YOU'VE BEEN GOOD TO YOUR HOME.

Let it return the favor with a Home Equity Line of Credit (HELOC)!

Make home improvements, take a vacation, consolidate debt and more. You name it, Abound's HELOC can make it happen.

- Borrow up to 100% of your home's equity<sup>1</sup>
- Low monthly payments and great HELOC rates<sup>1</sup>
- No annual fees
- Transfer available money straight into your Checking Account.

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

Equal Opportunity Lender | Equal Housing Lender

<sup>1</sup> 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.



## Possibilities Abound.

### Board of Directors: Now Accepting Applications

Apply by August 16

Applications for four Board of Director positions are now being accepted by the Nominating Committee. Three positions are for three-year terms and one position is for a one-year term. The top three winners in the election will receive the three-year terms, the fourth place winner will receive the one-year term. Any Member 18 or older is eligible to serve as an official. Applications must be received by August 16, 2021. You may apply online at [AboundCU.com/Board-Application-Form](https://AboundCU.com/Board-Application-Form) or applications may be obtained by writing to:

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

The Nominating Committee will review the applications and select candidates who qualify. These names will appear in the October 2021 edition of "The Cornerstone" and will be on the ballot to be mailed to members in January 2022, if an election is required. To learn about the requirements and responsibilities of being a volunteer, please visit our website at [AboundCU.com/Board-of-Directors](https://AboundCU.com/Board-of-Directors)

### 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

### Executive Staff

- Raymond H. Springsteen, President / CEO
- Rebecca N. Ates, Executive Vice President

