



THE CORNERSTONE
WINTER EDITION



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Possibilities Abound.

AboundCU.com | 800.285.5669

You complete our circle.



“Tears of relief when I learned how much Abound is saving me...”

I knew my credit wasn't the best, with a collection debt and late payment ping. Abound gave me hope that it's never too late for financial education. Fast forward four months after learning from Abound, I paid my collection debt, proved consistent on-time student loan payments and moved my high-interest Auto Loan to Abound! I had tears of relief when I learned how much Abound is saving me, \$4,620 in interest, dropping my rate from 24% to 6.29%!

— Elizabethtown Member

“Yes, Abound really did save me \$38,000...”

My wife and I bought an RV and financed it elsewhere. At the time, I wasn't thinking much about the impact the financing would have on us. Thereafter, I was in the branch making small talk, when an Abound Team Member asked about our payment. I NEVER would have thought this HUGE savings was possible. Yes, Abound really did save me \$38,000 in interest and payments when I moved my RV Loan. Talk about relaxing while traveling. WOW!

— Shepherdsville Member



“I'm on track to buy a house...”

Abound is working with me to ensure I make the best decisions during the next few months, so I can stay on track to buy a house. To start, I moved my high interest Auto Loan to Abound, dropping my interest rate from 12.5% to 3.79% APR. The extra cash I'm keeping on each payment is now stacking up in my Savings Account. I'm confident I will own a home in 2022!

— Brandenburg Member



President's Message

Possibilities Abound.

Leading Financial Education

Your Membership at Abound has many benefits, such as having more money in your pocket from our affordable loans, competitive savings rates and fewer fees. For example, Members save up to **\$1,244*** with **an Abound Auto Loan** compared to the Kentucky average. These direct financial benefits add up and are easy to see in your monthly budget.

Beyond the direct benefits you enjoy, your Membership at Abound is helping strengthen our local communities and building brighter financial futures for Kentucky families. Your Credit Union has been recognized statewide and nationally for the second year in a row for our Financial Education efforts.

Our people-over-profit allows us to be a leader in Financial Education, providing free access to valuable programs for thousands of elementary, middle and high school students. In 2021, we expanded our reach even further to help local college students learn how to manage their money and awarded \$25,000 in college scholarships.

Enhancing Convenient Access

In addition to our leadership in Financial Education, the Abound team has been busy expanding convenient access options. We now have seven branch locations (including two in Hardin County) offering expanded drive-thru service.

These drive ups are open nearly 60 hours per week, Monday through Friday, 8am to 6pm ET and Saturdays, 8:30am to 4:30pm ET.

Boosting Your Financial Health

Check out the free Financial Education tools available on AboundCU.com to help you boost your financial health in 2022 and reach your long-term financial goals. You can quickly calculate how much more you could be saving with Abound if you or your family members have loans or deposit accounts elsewhere. Our friendly Team Members are also available to discuss your options and look forward to seeing you at your local branch.

Thank you for your Membership. Together, we're making more possible.

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO

*For details on calculations. Visit <https://www.aboundcu.com/Learn/Understanding-Made-Easy/Calculate-Your-Savings>

Get financially fit this year!

We could save you thousands. Yeah, it's possible.

Here are three ways to save this winter!

- 1 LOWER CAR PAYMENTS, KEEP YOUR CASH!¹**
Move your Auto Loan. Same day approval!
- 2 FAST CASH WITH A PERSONAL LOAN.²**
Consolidate debt. Recover from the holidays. Quick approval. No collateral. It's easy!
- 3 5% CASH BACK FOR A HEALTHIER YOU!³**
Platinum Visa categories change quarterly. Plus, always earn 5% cash back on gas and 1% cash back on all other purchases.

¹ Purchasing or refinancing includes Auto, RV, Boat, ATV or Motorcycle loans. (All other loan products do not count towards this promotional balance.) Interest will continue to accrue on loan and may cause payoff to be later than original agreement. | ² Rates and terms are subject to credit approval. Subject to \$10 membership fee if not already a member. | ³ 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 Clubs/Membership, Miscellaneous Food Stores, Sporting Good Stores, Shoe Stores and Sports Apparel/Riding Apparel up to \$75.00 in rewards earned per statement cycle. Offer valid January 1 – March 31, 2022. After \$75 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.

Board of Directors Nominees 2022



Jo Exler It has been my privilege to have been a Credit Union volunteer (Director and Supervisory Committee capacity) for over 30 years. I've served in Board Chair, Vice-Chair, Treasurer, and Secretary positions, and kept abreast of issues facing credit unions through continuing education opportunities. With my 30 plus years of experience as a Government auditor, I bring accounting/auditing expertise to the Board. My focus is on decisions that complement our mission to improve the financial lives of our members. I will continue to work towards ensuring that Abound remains safe, sound, and secure.



George Pennington As a veteran and retired teacher, I currently have the privilege of volunteering/serving as a Board Member, and serve/served on the Asset Liability, Loan Review, Pension & Benefits, Supervisory(Audit), Board -CEO Relations, & Governance Committees. 2022 marks my 46th year as a part of the Credit Union movement, 30th year as a member of Abound, and 11th year as a volunteer for Abound Credit Union. Having successfully completed all of the Credit Union's Volunteer/Leadership educational modules available, I feel that I am qualified to continue the efforts in helping the Credit Union to improve the financial lives of our members.



Bob Roush I appreciate your past support and confidence in me to act as your eyes and ears on the Board. I have over 50 years experience as a member, employee and volunteer with Abound (fna, Fort Knox) Federal Credit Union and would like to continue to use my vast experience to represent your best interests. I will always vote to provide the best products and services for you at the most economical cost. You can count on me to work very hard for you putting mission first, people always in all that I do. Thank you.



Cathy (Pierce) Groner I am a retired Department of Army Senior Program Manager, and have served as Board Member and Associate Board Member of your Credit Union for more than 5 years. While serving with the Credit Union, I have been appointed to multiple committees, and have continued to expand my understanding of Credit Union policies and programs through participation in numerous training conferences and seminars and completion of 50 Credit Union Volunteer/Leadership educational modules. I believe my 30-year career as Senior Army Civilian Leader, coupled with my credit union experience and training uniquely qualifies me for this position. I am asking for your support to allow me to continue to serve and to advocate for all Credit Union members, their families, and the communities that we serve.

VOTING ELIGIBILITY & INSTRUCTIONS All candidates for the Board of Directors have met eligibility requirements and were nominated by the Nominating Committee in accordance with Credit Union By-Laws. In accordance with Abound Credit Union By-Laws, since the candidates are unopposed they will be elected by acclamation at the Annual Membership Meeting scheduled on May 10, 2022.



5% cash back for a healthier you!*

GYMS, SPORTING GOODS STORES & MEAL PREP DELIVERIES



GET FINANCIALLY FIT AND FOCUS ON YOUR HEALTH!

Start moving and use your card to focus on your health! The extra cash could mean paying down debt, stacking up your Savings Account or treating yourself after the holidays. Go for it!

- 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 Clubs/Membership, Miscellaneous Food Stores, Sporting Good Stores, Shoe Stores and Sports Apparel/Riding Apparel up to \$75.00 in rewards earned per statement cycle. Offer valid January 1 – March 31, 2022. After \$75 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.

ROUSH SCHOLARSHIP

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EARN A \$2,500 COLLEGE SCHOLARSHIP

HOWARD ROUSH MEMORIAL SCHOLARSHIP

We want to help your student pay for college! In 2022, we're paying a total of \$25,000 in scholarships to ten deserving high school seniors in Abound's service area.¹ The scholarships, designated the Howard Roush Memorial Scholarship, symbolize our learning-driven culture and emphasis on continual growth and development. **Do you know a learning-driven student looking to earn big cash?**

Answer our simple scholarship question and let's see what's possible:

"What does Financial Independence mean to you?"

Apply January 1, 2022 – March 31, 2022 at:

AboundCU.com/Roush-Scholarship

CONGRATULATIONS!

After 38-years of service, Becky Ates retired as Abound's Executive Vice President at the end of 2021. We appreciate her many contributions to the Credit Union, her passion for community service and her leadership in Financial Education.

¹ Please check with your high school career/guidance counselor to confirm your school's location is in the Abound Credit Union service area.

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

Raymond H. Springsteen, President / CEO

Jake Darabos, Chief Finance & Admin. Officer

Chuck Eads, Chief Lending Officer

Jill Krimm, Chief People Officer

Christian Marcussen, Chief Strategy & Info. Officer

Shelley Mitchell, Chief Risk & Knowledge Officer

Marc Prasch, Chief Member Experience & Ops. Officer