



**THE CORNERSTONE**  
SPRING EDITION

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**Abound**  
**is for LIVING.**



**IMPORTANT  
UPDATES!**

Between now and May 28<sup>th</sup>,  
please ensure that we  
have your current contact  
info on file.

# You complete our circle.



## “My repayment term was reduced by more than 10 years”

I brought my granddaughter to the Radcliff Branch to see if I needed to be on the loan with her so she could finance her first vehicle. While reviewing my information, an Abound Team Member noticed I had higher-rate debt through another financial institution and took the time to talk with me about debt consolidation. Not only did my granddaughter get her first car, but I was also approved for a Personal Loan that reduced my repayment term by more than 10 years. I am going to save over \$5,000 in interest. This is a huge win for both of us - dinner to celebrate!

— Radcliff Member

## “I thought I had no other options but Abound was there”

I found the motorcycle of my dreams and financed it through the dealership, not realizing how high the interest was. Before long, the payments became overwhelming. After sitting down with an Abound Team Member, I learned my interest rate was over 20%. I honestly thought I had no other options but

Abound was there. They listened to my concerns and walked me through the refinancing process step by step. Once approved, my interest rate was cut in half, saving me more than \$200 each month and making my payment manageable again. Here's to a relaxing ride!

— Elizabethtown Member



# Bringing your future into FOCUS.

## STARTING JUNE 2, YOU'LL SEE A NEW ONLINE & MOBILE BANKING EXPERIENCE!

### On June 2, you'll need to do two things:

- ✓ Download our new Abound mobile app
- ✓ Re-enroll for Online & Mobile Banking

### To make it easy to re-enroll have these ready:

- ✓ Your social security number
- ✓ Your primary Abound Savings Account number
- ✓ Your most current mobile phone number



### WHAT CAN YOU DO TO MAKE SURE YOU ARE READY?

Make sure to update all your contact info NOW through Online & Mobile Banking. Double check your address, mobile phone number and email address. *You can always visit a branch to update your info, too.*



# President's Message

Abound is for LIVING.

## Credit Union System Enhancements

Today, we are home to more than 120,000 Members. And our home is right here in Kentucky, not in a corporate headquarters in another state. For more than 75 years your Credit Union has remained well capitalized and now has \$2.6 billion in assets, making it one of the largest credit unions in the state. We look forward to a long and prosperous future here in our Kentucky communities.

*I'm proud to announce that we are upgrading your Abound banking experience.* This two-year-long project will culminate the weekend of May 29-June 1, 2026, bringing you the top tier banking service you expect and have told us you wanted – come June 2.

## Important Dates to Remember

We are working hard to make this transition as seamless as possible but there are a few days when services will be interrupted. Mark your calendars for paused service on May 29-June 1. We will be back to regular services on June 2. For details about access and availability, look for information in your mailbox, in our branches and on our website.

While you'll see some minor account changes and some temporary branch and online closures, it's important to understand this is an essential update to ensure we can continue adding the technology you want and need. More enhancements will happen throughout 2026 and beyond.

## Dividends Paid Faster

We're also making access to your money easier now by getting your dividends to you faster. Now, dividends shown on your monthly statement will post on the last day of the month instead of the first day of the following month. This change will begin with your March statement, which you'll receive in April. To make this switch, you'll see two dividends posting on your March statement – on March 1 and March 31. Then, you'll see it on the last day of the month, every month, going forward.

We've experienced many changes since the Credit Union began in 1950 with 10 civilian-military Members on Fort Knox. We're committed to bringing you the best financial products and services. Our goal each day remains the same – to listen to what you need and provide trusted financial services to you, our Member-owners, here in Kentucky.

## Access More Information

As we get closer to May, keep a close eye on your mailbox, inbox and information in branches. We'll provide details to keep you in the know every step of the way. Thank you for banking with Abound – we appreciate your business, value our growing relationship with you, and look forward to providing you with valuable financial solutions for many years to come.

Sincerely,

RAYMOND H. SPRINGSTEEN  
PRESIDENT / CEO



# Spring clean your finances.



## PLANT SMART HABITS AND WATCH YOUR MONEY GROW

Just as April showers bring May flowers, having your funds ready for a rainy day can bring greater financial peace of mind. Spring is the perfect time to refresh your financial habits, and we're here to help with a few simple ways to make your finances flourish this season.

- 
**Automate savings:** Setting up automatic payroll deductions to move a portion of each paycheck into your Savings Account allows you to build savings effortlessly. When money stays in your Checking Account, it can feel more available and lead to overspending. Automating savings helps you prioritize future goals before everyday wants. With an Abound High Yield Savings Account you grow even faster!
- 
**Declutter debt:** High-rate debt can weigh heavily on your financial health. Consolidating multiple debts into a single manageable loan, such as an Abound Personal Loan or Home Equity Line of Credit (HELOC), can help lower monthly payments and simplify repayment. Streamlining your debt could free up room in your budget for emergency savings or other financial goals.
- 
**Organize your accounts:** Take inventory of your Checking, Savings and Investment Accounts to get a clearer picture of where your money is going. Understanding how your funds are allocated can help you track spending, avoid overdraft fees and ensure no payments slip through the cracks.
- 
**Clean up your credit:** Reviewing your credit report is an easy way to stay on top of your financial progress and catch inaccuracies. A strong credit report shows lenders you're a reliable borrower and can help you qualify for better loan terms and lower interest rates. You can view a free annual credit report at [annualcreditreport.com](http://annualcreditreport.com) or enroll in Savvy Money through Online & Mobile Banking.\*



*Smart saving tip: You can access your credit report for free through our Savvy Money tool, available through Online & Mobile Banking.\* Learn more about this powerful tool on page 4.*

\*Carrier rates may apply for data usage.



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 A new blog is posted weekly at [AboundCU.com](http://AboundCU.com).

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 OUT THE  
 LATEST  
 POSTS





# Stay on top of your credit with Savvy Money.

## ACCESS YOUR ESTIMATED CREDIT SCORE ANYTIME, ANYWHERE FOR FREE

Consistently monitoring your credit is one of the easiest ways to keep your financial health on track. With our Savvy Money tool, available through Online & Mobile Banking\*, we make it simple to stay informed and in control.

Here's how Savvy Money helps you keep your credit in check:

- ➔ Receive real-time credit alerts whenever there's a change to your credit profile
- ➔ Access your full credit report at no cost, with no impact to your score
- ➔ Use a credit score simulator to see how financial decisions may affect your score
- ➔ Learn healthy credit habits through built-in credit education and resources

With real-time awareness, you are better equipped to protect your financial well-being from potential fraud or reporting errors. Knowing your score and what's on your report can help you plan for important purchases like a new car or buying your first home.

***Is it your first time using Savvy Money? Getting started is easy:***



**LOG IN TO ONLINE BANKING**



**NAVIGATE TO THE MAIN MENU**



**SELECT CREDIT SCORE & REPORT**

\*Carrier rates may apply for data usage



# <sup>M</sup><sub>\*</sub>NEW 100% Financing available!

## HOME LOANS FOR WHERE LIFE HAPPENS

Spring is here, and longer, warmer days make it easier to start the search for your new home. With an About Home Loan, your path to homeownership may be closer than you think.

Whether you're buying your first home or refinancing, our local lenders are here to guide you every step of the way—making the process stress-free and tailored to your needs.

- No down payment required\*
- Borrow up to 100% of your home's appraised value\*
- Fixed or adjustable-rate mortgage options
- Local lenders who understand your needs
- Easy online application to get started
- **No PMI options** (PMI is Private Mortgage Insurance)

We offer Home Loan options to fit most every need, including Conventional Mortgages, Veteran Administration (VA) Loans, Adjustable-Rate Mortgages (ARMs), Rental Property Loans, Land Loans, Home Construction Loans, Home Loan refinancing and more.

***Take advantage of the season and let us help you into your dream home today.***



\*All loans subject to credit approval. Not all borrowers will qualify for 100% financing for Home Loans.

For a limited time

# We're for Adventures that pay YOU.

## 1% CASH BACK ON BOAT & RV LOANS\*

Life is better in the great outdoors. So make waves or hit the road, because through April 30, 2026, you can earn 1% cash back when you finance your Boat or RV with Abound\*.

Already have the Boat or RV you love? We could help you lower your monthly payment or pay off your loan faster. Whether you're buying new or refinancing, you'll earn 1% cash back, up to \$500\*. Let's make your next adventure even more rewarding.

See [AboundCU.com/BoatRV](https://AboundCU.com/BoatRV) for details.



\*Eligibility is based on credit history, proof of income and collateral. Must be or become a Member in good standing.\* Limited-time offer (January 1, 2026 – April 30, 2026). 1% cash back up to \$500 will be directly deposited into the Member savings account the month following the loan disbursement. Maximum incentive that may be earned per primary Member is \$500. Offer does not include refinancing of Abound Boat or RV Loans. Subject to \$10 membership fee, if not already a Member.

## UPCOMING EVENTS

FREE and Secure!

# SHRED EVENT

### WHY SHRED?

It's safe, secure and better for our environment.

### WHAT SHOULD I BRING TO SHRED?

- Unneeded Financial or Legal Documents
- Unnecessary Receipts or Bills
- Expired Policies
- Junk Mail, including pre-approved credit offers
- Shipping Labels

### WHERE DOES SHRED GO?

The paper is securely shredded into confetti-sized pieces on-site, inside the Shred It truck. The shredded paper is then sent to a paper mill for recycling.

APRIL 18  
9AM-12PM



RADCLIFF BRANCH  
713 W. Lincoln Trail Blvd, Radcliff, KY

## ANNUAL BUSINESS MEETING

### JOIN US MAY 12 AT 4:30PM!

Mark your calendar now for this year's Annual Business Meeting, held at the Performing Arts Center located inside John Hardin High School on Tuesday, May 12, 2026.

- ★ Enjoy light refreshments
- ★ Learn 2025 Credit Union successes
- ★ Win door prizes<sup>1</sup>

The evening will begin with light refreshments, along with a meet and greet with Abound's Board of Directors in the Commons Area, starting at 4:30pm ET. The meeting will shift to the PAC for the business meeting portion, which begins at 5:30pm. The Board of Directors will review the financial highlights of 2025, sharing the latest benefits of membership and providing an overview of our community involvement activities.

Plus, the Opportunities Abound Foundation will announce its scholarship winners!

*Tickets are not required.*

<sup>1</sup>Abound Credit Union volunteers, staff, vendors and their spouses are not eligible for door prizes.

Doors open at  
4:30pm. Business  
meeting begins  
at 5:30pm.

### Board of Directors

- Wanda Parker, Chair
- George Pennington, Vice Chairman
- Robert H. Roush, Treasurer
- Jo Exler, Secretary
- Henry Wheatley
- J. Marvin Hawk
- Richard L. Ardisson
- Timothy Goblirsch
- Mary Jo King
- Howard Williams, Director Emeritus
- Rosemary Deaton, Director Emeritus
- Reba Watson, Director Emeritus

### Leadership Team

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