



THE CORNERSTONE
SPRING EDITION

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Abound is for **LIVING.**

AboundCU.com

You complete our circle.



“I would’ve eventually spent more than \$60,000 in interest!”

My husband was laid off from work three months ago. We knew we had to consolidate debt to make ends meet. An Abound Team Member was able to consolidate eight of my high interest loans into one affordable payment by borrowing from the equity in my home –using a Home Equity Line of Credit (HELOC). My new loan balance totaled of \$47,000. Had I continued making minimum payments on all the original loans, I would’ve eventually spent more than \$60,000 in interest!

— **Shepherdsville Member**

“Abound saved me from cashing a loan check ...”

I was scared and ashamed. I needed cash, fast. Typically, I use a cash advance service when money gets tight. This time, I received a loan check by mail and visited the branch to cash it. The branch suggested other options that could save me big money. I was certain my credit score was too low to qualify for an Abound loan. I was wrong. An Abound Team Member approved me for a Personal Loan and saved me from cashing the loan check –talk about relief!

— **Brandenburg Member**



“It freed up more than \$100 in my monthly payments!”

I had a \$15,000 loan with another financial institution. I’d been making monthly payments of \$500, for an entire year. I had five more years to go. An Abound Team Member was able to crunch numbers and save me more than \$11,000. I’ll have this refinanced loan paid off in less time, paying less than half of the original interest. Plus, it freed up more than \$100 in my monthly payments!

— **Elizabethtown Member**



President's Message

Abound is for LIVING.



Improving the Lives of Kentuckians for 75 Years & Counting

As we continue to celebrate Abound's 75th year of service, we're marking our big milestone by giving back to our local communities. From March through December, our entire team will be demonstrating 75 Acts of Kindness. While the specific acts will be surprises, they will touch each of the communities surrounding our 18 branch locations. So, keep your eyes peeled – you never know when a friendly Abound Team Member may appear near you!

Award-Winning Marketing Helps Spread Financial Wellness

Banking is just the beginning at Abound. Financial education is central to what we do. That includes finding new ways to reach Members and our local communities with the helpful information needed to make better decisions. Over the past year, our education and promotion initiatives have included the launch of a brand-new educational blog, Lifestyle Budgeting Workbooks and much more. Our Marketing Team's efforts to spread the word are being nationally recognized by America's Credit Unions' Diamond Awards program in Austin, TX later this spring. We couldn't be prouder.

Expanding our Branch Footprint to Better Serve You

Our Shepherdsville Branch has officially moved to its own, independent location. Effective February 24, Members now have access to a new standalone branch located right beside Walmart on Conestoga Parkway.

For your convenience, we're also opening a new branch in Jeffersontown this spring – 9306 Taylorsville Road Louisville, KY 40299. If you live nearby or are in the neighborhood, please stop by and say hello. We'd love to see you there!

Don't forget to mark your calendars for our Annual Meeting on Tuesday, May 13 to learn more about the success your Credit Union has enjoyed this past year and what lies ahead. More details are on page 8 of this newsletter and on our website.

Congratulating our Team, Again

We've done it again! Abound was recently named one of the Best Places to Work in Kentucky for the fourth year in a row. Our Team Members have a passion for serving others and our learning-driven culture keeps us moving forward. If you or someone you know is searching for a rewarding career, consider joining our team.

Thank you for being a Member. Here, Opportunities Abound.

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO



psst...
program has
been extended!

ENTER TO WIN 1st PAYMENT

(up to \$1500)⁴

One lucky Member will be chosen each month, from February 2024 through December 2025, to win a Mortgage payment! We're paying up to \$34,500 in Home Loan payments.

Welcome Home.

OUR LOCAL LENDERS TAKE THE GUESSWORK OUT OF HOMEBUYING.

Get a great deal when you apply for your next home loan with Abound. Our local team will walk you through the process and help you pick the best option for your life – *no guesswork required!*

We offer market leading rates, more options, fast closings, and for a limited time - these special perks:



Rate Hawk Rate Watch¹

Get the best rate for which you qualify, automatically, between pre-qualification and closing.



Rate Drop Guarantee²

If rates drop within 24 months of closing, Members who qualify can request a one-time rate change.



\$1,000 Towards Closing Costs³

Ease some of the load with a credit of \$1,000 towards eligible closing costs.

Once you choose Abound, you can close as quickly as you want to⁵ – in as few as 20 business days – and rest easy knowing that servicing stays with Abound throughout the life of your loan.⁶ We're here to help find the best option for you. ARM, Conventional, Short term, VA, Construction, and up to 100% Financing are available.⁷

Get started with the market rate leader today!

Insured by NCUA. Equal Opportunity Lender. Equal Housing Lender.

¹Rates may change daily. Applicant(s) who apply between February 1, 2025 and December 31, 2025 will receive the lowest rate qualified for based on credit application between pre-qualification and issuance of loan Closing Disclosure – typically three (3) days prior to closing. Veterans Administration Loans are not eligible for this promotion.

²If, over the course of the 24 months following original loan closing date, rates drop from the original mortgage loan rate, the loan holder may request a one-time rate adjustment within the same credit tier for which the loan holder previously qualified. The loan must remain as the same type and term as the original loan. Adjustable Rate Mortgages (ARMs) and Veteran's Administration (VA) loans are not eligible for a reduction in rate through the rate drop program.

³Abound will apply \$1,000 in credit towards closing costs at the time of closing. Abound's \$1,000 closing cost gift to applicants may be discontinued at any time and without notice. Refinances of current Abound Home Loan products are not eligible for this promotion.

⁴Once the Mortgage Loan has completed closing, loan holder will be automatically entered into a sweepstakes drawing for the following month to win up to \$1,500 applied to their first mortgage payment. Drawings will be done March 2024 through January 2026 for loans closed February 2024 through December 2025. See Sweepstakes rules at AboundCU.com for details. Program may be extended or discontinued at any time.

⁵The typical time to close on a mortgage varies but averages between 30 and 45 business days. Closings can be done in as few as 20 business days but is not guaranteed. Timing for closing is dependent on a number of factors including how quickly the applicant provides data, and the availability of all parties for closing dates. We work with all applicants to provide a timeline that is most convenient for their schedules.

⁶Abound continues servicing for Mortgage Loans throughout the life of the loan, except for Veteran's Administration (VA) Loans. Abound reserves the right to discontinue servicing individual loans at any time and transfer servicing to another provider.

⁷Not all loan applicants will qualify for 100% financing. 100% financing is not available on all loan types. Special Promotions DO NOT apply to Loans for Land or Lots. Speak to an Abound Mortgage Lender for details.

Life Without Limits.

I've done some living since you saw me back in the '90s. Raising kids, welcoming grandkids and utilizing the equity in our home to get what we need and want. You can too!

Our Home Equity Lines of Credit are for whatever matters to you!*

Spring is the perfect time to think about how your home can give back to you. Home remodel or repair in your future? Ready to grow your family through costly adoption or In vitro fertilization (IVF)? Want to consolidate debt, pay for college, throw a wedding or cover hefty medical bills? Dreaming of a once-in-a-lifetime vacation? If it matters to you, it matters to us.

Let us figure out how much equity you have available to you for a HELOC.

- Access your line of credit as often as you need to through Online & Mobile Banking**
- Borrow up to 100% of your home's equity*
- Flexible terms and affordable payments
- Monthly payments can be interest only, with interest charged only on the amount in use
- No annual fees

Back in my day, we had to do all the paperwork in person. Oh, how times have changed! I like doing this the easy way and I think you will, too!"

XOXO,
Mama



Insured by NCUA. Equal Opportunity Lender. 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.

**Carrier rates may apply for data usage.

We're for unplugging.



It's important to slow down and reconnect. Whether you're hitting the open water or the open road, it helps you unwind from our fast-paced world. A low monthly Boat or RV Loan payment can put you where you really want to be, with up to 100% financing.*

✓ Great interest rates means cash for fun



✓ Flexible RV Loan terms

✓ Easy online application



Already have a boat, motorcycle or RV? Let's see if we can lower your monthly payment. This could mean big savings and paying it off sooner.

Financing for possibilities. That's value for living.

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

*All loan applications subject to credit approval. Not all Members will qualify for 100% financing.



75 acts of KINDNESS

About Credit Union has been fortunate to serve the people of Kentucky for the last 75 years. In celebration, we are sharing our success with 75 random acts of kindness in 2025. We hope you spread the kindness in our wonderful community.

#KindnessAbounds
#75yearsofAbound

SCAN TO
CHECK OUT
RECENT
RANDOM
ACTS



Grow your grocery budget this summer!

Your garden may be sprouting, but you still have time to plant a variety of vegetables to flourish this spring and summer.

Most Abound Members live in Zone 7 –with a medium length growing season. With a last frost date of April 15 and first frost date of November 15, you'll experience around seven months of gardening time. These weeks will vary a week or two, so it's important to watch the weather before planting.



**beets, carrots
& cauliflower**
(April-May)



**beans
& onions**
(March-April)



**cabbage, kale
& lettuce**
(April)



**brussel
sprouts**
(May)



**corn &
cucumber**
(May-June)

Track your savings! It's fun to do quick math and add up your savings. After you get your veggies planted, take a trip to your local grocery and view current prices. Pull this chart back out in late-summer/early-fall to calculate your savings!

Have more agriculture questions? Connect with your specific county through UK Cooperative Extension Service



TRACK YOUR SAVINGS

PLANT	COST OF SEED/ SEEDLING	CURRENT IN-STORE COST	TALLY YOUR HARVEST	SAVINGS
<i>cucumber</i>	\$	\$	# 25	\$

UPCOMING EVENTS

SHRED EVENT

*We're hosting a **FREE** shredding event, inviting you to watch your paperwork get safely tossed into Shred-its' secured shred bins on site.*

APRIL 19 | 9AM-12PM

RADCLIFF BRANCH

713 W. Lincoln Trail Blvd, Radcliff, KY

First 50 people to drop off at the shred truck will receive a **FREE GIFT!**

LEARN MORE ABOUT SAFELY DISPOSING OF PERSONAL PAPERWORK



ANNUAL BUSINESS MEETING

** Celebrating 75 years **

JOIN US MAY 13 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 13, 2025.

- ★ Enjoy light refreshments
- ★ Learn 2024 Credit Union successes
- ★ Win door prizes¹

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 2024, sharing the latest benefits of membership and providing an overview of our community involvement activities.

Plus, the Credit Union will announce our ten Roush Scholarship winners!

*Doors open at 4:30pm. Business meeting begins at 5:30pm.
Tickets are not required.*

¹Abound Credit Union volunteers, staff, vendors and their spouses are not eligible for the door prizes.

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
Cathy (Pierce) Groner
Timothy Goblirsch
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

