



THE CORNERSTONE



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- Eat local & earn 5% Cash Back!
- Lower car payments, yeah it's possible
- Take control of your finances
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# Together, creating possibilities.

WINTER EDITION



# You complete our circle.

I wasn't sure getting a loan was even possible, due to my credit. A nod to the Dixie Branch for helping me build my credit score and save money. I am finally approved to refinance my car, saving me \$217 every month!

-Dixie Branch Member



Refinancing my RV with Abound was a no brainer! My interest rate dropped from 14.5% down to 6.5%. This is huge! I'm still trying to decide what I'll spend my savings on, as I plan to pay off my RV sooner now.

-Bowling Green Branch Member



I've worked hard for my retirement, but debt and unexpected medical bills left my wife and I in a tough position. The Leitchfield Branch recommended a home equity loan and we paid off \$45,500 in credit card and other debt. We only have one payment now and saved \$1,123 a month! I had no idea this was possible! We can breathe again!

-Leitchfield Branch Member



## President's Message

Together, creating possibilities.

### Together, building a stronger Kentucky

As we begin a new year, it's natural to reflect back on 2020. While the past year has been immensely challenging at times, there is a lot for you to be proud of as an Abound Credit Union member. Here are just a few examples of the impact we've made together:

- **People Over Profit** – Members needed the credit union more than ever in 2020. We're always focused on helping, so we made it easy for members to skip loan payments or defer loans. In fact, \$78 million in loans were deferred by Abound to help Members last year.
- **Education Driven** – We're supporting community groups, primary and secondary schools, colleges, veterans' groups and many others to empower Kentuckians to make better financial decisions. Abound continued investing in communities' financial education needs in 2020, even when others stepped away. We're committed to making a long-term, life changing impact.
- **Community Collaboration** – A key part of the credit union's value is the network we've built. Our work with leaders from the Kentucky Small Business Development Center (SDDC) provided training opportunities for veterans. Our partnerships with the ECTC Military Education Association (MEA) and USA Cares resulted in additional support for those in the military, especially those in crisis.
- **Strong as ever** – Abound Credit Union is built to handle a crisis. That's why our members trusted

us with more than \$160 million in new deposits over the last nine months. After 70 years of service, our net worth to assets, a measure of safety and soundness, remains among the highest for credit unions in our peer group in the nation!

Abound Credit Union is one of the most secure financial institutions in Kentucky. This means we have the strength to invest in a brighter future for our communities and our members. We're ready for 2021!

### Looking toward the future

Our local support is more critical now than ever. That's why we're encouraging members like you to order take-out or delivery from local restaurants by offering 5% cash back when you use your Abound Visa Platinum Credit Card between January 1st and March 31, 2021.

Abound is also making it easier for you to make more possible in 2021 by improving your financial health. Check out the "Calculate Your Savings" article and visit our website to pinpoint exactly how your family can get more.

Our commitment to serving veterans, encouraging entrepreneurship and empowering students to make smart financial decisions is built into our DNA. Since 1950, we've been proud to serve as your local financial institution and can't wait to continue building a stronger Kentucky with you.

Together, we can make even more possible.

RAYMOND H. SPRINGSTEEN, PRESIDENT / CEO



Eat Local & Earn

**5%**  
Cash  
Back<sup>1</sup>



VISA® PLATINUM REWARDS

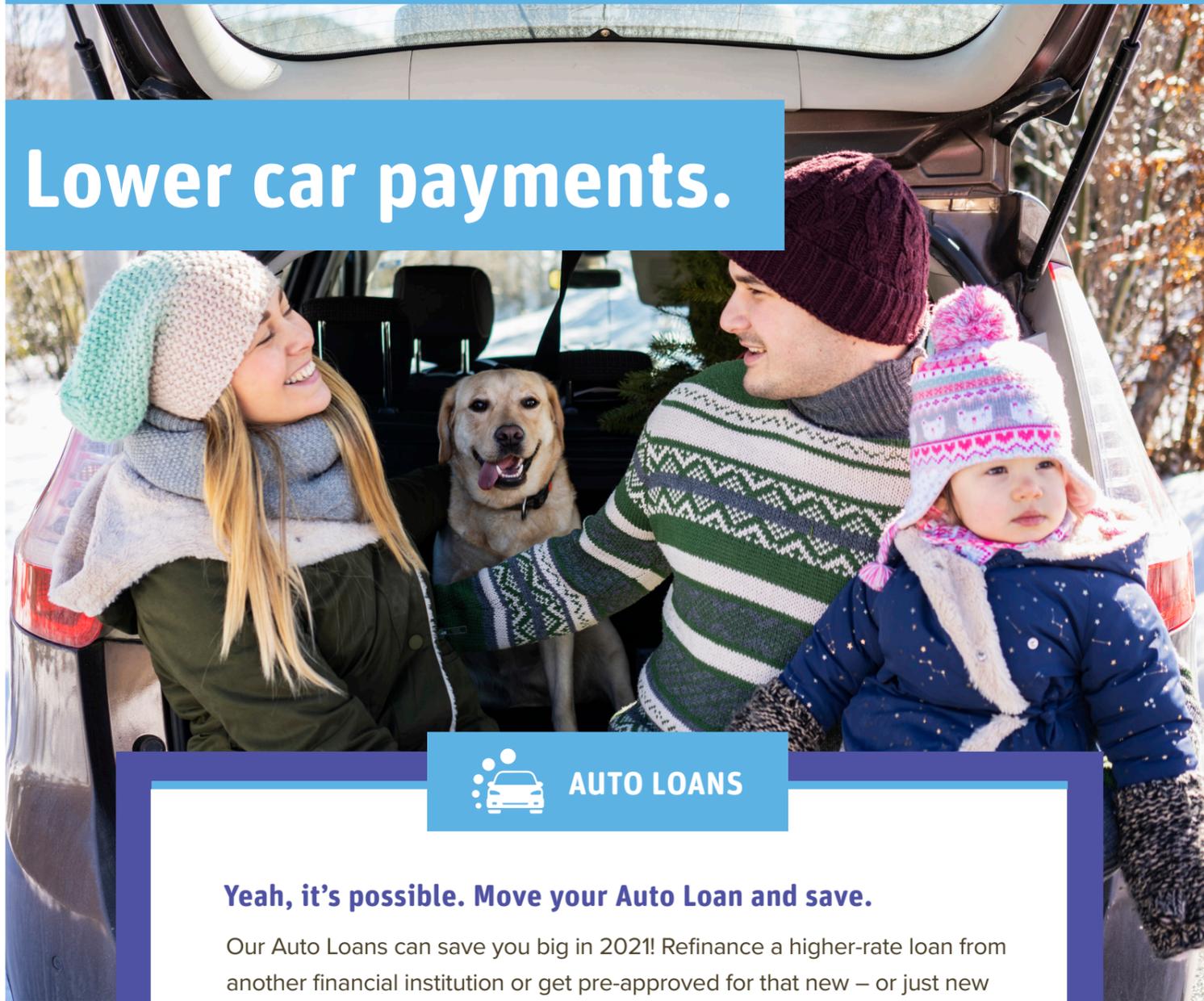
### Yeah, it's possible.

Whether you are picking up take-out or ordering delivery, Abound's making it easy to support local restaurants. Earn 5% cash back when you use your Abound VISA® Platinum Credit Card for dining from January 1 through March 31, 2021.

- 5% cash back on all restaurant purchases January 1 through March 31<sup>1</sup>
- 5% cash back on gas purchases<sup>1</sup>
- 1% cash back on all other retail purchases<sup>1</sup>

### Don't have an Abound Credit Card yet?

Visit [www.AboundCU.com](http://www.AboundCU.com) to apply for your Abound VISA® Platinum Card today!



# Lower car payments.



AUTO LOANS

### Yeah, it's possible. Move your Auto Loan and save.

Our Auto Loans can save you big in 2021! Refinance a higher-rate loan from another financial institution or get pre-approved for that new – or just new to you – vehicle purchase.

- Great rates
- Same day approval
- Affordable payments
- Up to 84-month terms<sup>1</sup>

Apply online at [AboundCU.com](http://AboundCU.com) or test drive your new Auto Loan with our [loan comparison calculator](#) to see how much you could save.

AS LOW AS **2.49%** APR<sup>2</sup>  
NEW OR USED

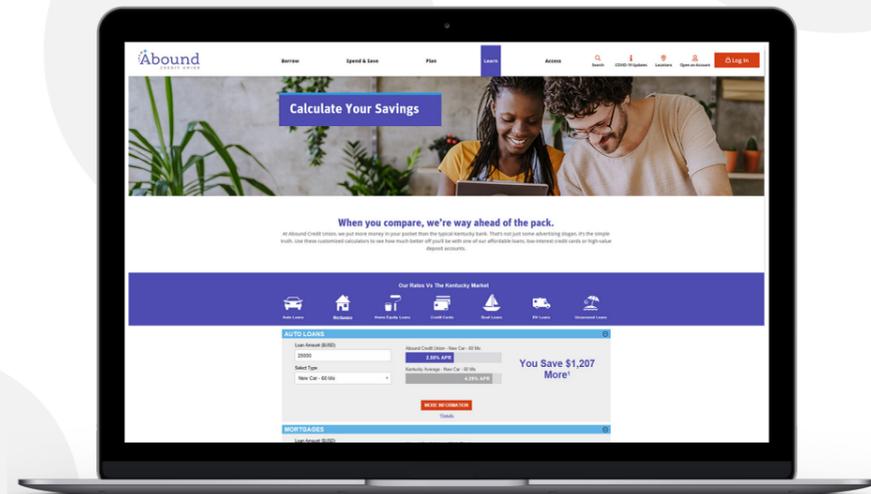
Rates and terms are subject to credit approval. Subject to \$10 Membership Fee if not already a member. <sup>1</sup> Cash back rebates on purchases made with Platinum VISA® only. All rebates will not be shown at the time of purchase, but will appear on your monthly billing statement. 5% off fuel purchases paid at the pump, 3% VISA® cash advance fee. 5% off all restaurant purchases including DoorDash and GrubHub. Limited time offer January 1 - March 31 2021. Abound is not affiliated with any restaurants.

<sup>1</sup>Rates and terms are subject to credit approval. <sup>2</sup>APR= Annual Percentage Rate. Loan and payment terms are subject to credit review. Quoted rate is fixed for vehicles model year 2018 and newer and is based on credit worthiness, qualifications and collateral conditions. Example: A fixed \$10,000 loan for 60 months at 2.49% APR is a \$177.43 payment with no payment protection. Rates current as of December 11, 2020. Rates subject to change at any time.

# Calculate your Savings!

The New Year is the perfect time to improve your financial health. Our interactive, online savings calculator makes it easy to see exactly where you should start and how we compare to the market.

Click on “Calculate My Savings” within the Learn tab on [www.AboundCU.com](http://www.AboundCU.com). Spending just a few minutes comparing your rates could put more money in your pocket!



## PERSONAL LOANS

### Take control of your finances

High-rate holiday bills coming due? Abound is here to help! Our affordable Personal Loans are perfect for consolidating higher-rate debt so you can pay it off sooner.

- No Hassle – Loans available with only your signature.
- Low Rates – More money in your pocket.
- Immediate Access – Money can be deposited directly into your Abound account.

Visit [www.AboundCU.com](http://www.AboundCU.com) to apply online or use our [loan comparison calculator](#) to see how much you could save.

AS  
LOW  
AS  
**6.99%**  
APR<sup>1</sup>

<sup>1</sup>APR= Annual Percentage Rate. Loan and payment terms are subject to credit review. Example: A fixed \$10,000 loan for 60 months @ 6.99% is a \$197.96 payment with no payment protection. Rates current as of January 1, 2021.

# 2021 Board of Directors Nominees



### Wanda Parker

I am a retired Finance Director for the Nelson County Schools and currently have the privilege of volunteering/serving as one of your Board Members. I have served on several Credit Union committees as chair, secretary and member. With successfully completing the required Credit Union's Volunteer/Leadership educational modules for this position, attending Credit Union educational conferences for yearly updates and serving as a current Board Member, I feel I am qualified to continue the efforts to keep our Credit Union prospering and enhance the Credit Union's belief that together we can be more.



### Otto Tennant

I am currently the Senior VP of Operations and Administration at Campbellsville University. For over 25 years I have served in various positions as an active credit union volunteer. At our Credit Union I have been a member and chair of the Supervisory (Audit) Committee. I have been an Associate Board Member and currently Board Director. Members tell me how important our Credit Union is to their financial wellbeing. The measure of our success is, have we helped people? With your support, I will continue working with the other Board Directors and management to make sure the answer remains a resounding “Yes”!



### Henry Wheatley

It has been an honor and privilege for me to be one of your non-paid volunteers on your Board of Directors for over 43 years. Also served 15 years of voluntary service to the KY State League Board, and the honor of three prestigious national awards – CUES Director of the Year for 2004, CUES Director Hall of Fame in 2009, and Defense Credit Union Council's Hall of Honor in 2017. I truly believe in the Credit Union Motto of “People Helping People” and feel that I can act in the best interest of all Credit Union members and the organization.

### 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 11, 2021.

## Board of Directors

Jo Exler, Chairman  
Richard L. Ardisson, Vice Chairman  
Wanda Parker, Treasurer  
George Pennington, Secretary  
Henry Wheatley  
J. Marvin Hawk  
Reba Watson  
Otto Tennant, Jr.  
Robert H. Roush  
Howard Williams, Director Emeritus  
Rosemary Deaton, Director Emeritus

## Executive Staff

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



# Earn a \$2,500 College Scholarship

## Howard Roush Memorial Scholarship

We want to help your student pay for college! In 2021, we're paying out a total of \$25,000 in scholarships to ten deserving high school seniors in Abound's service area.<sup>1</sup> 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 save for life's big step?

Creating opportunities is fun, and should be easy! Answer our simple scholarship question and let's see what's possible:

**"What does Financial Independence mean to you?"**

Apply as early as January 1, 2021 at:

[AboundCU.com/Roush-Scholarship](https://AboundCU.com/Roush-Scholarship)

Follow us on Abound's [Facebook Page](#) for tips to become financially independent.

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

**Together, creating possibilities.**