



THE CORNERSTONE FALL EDITION

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Abound is for **LIVING.**

AboundCU.com

You complete our circle.



“ ... saving me over \$11,000 in interest!”

I was looking for ways to build my credit. Not only did an Abound Team Member guide me toward approval on a Visa® Platinum Credit Card but upon reviewing my credit report they noticed I was paying over 12% interest on my auto loan with another financial institution. The Team Member guided me through the refinancing process and cut my rate in half – saving me over \$11,000 in interest!

— **Danville Member**

“Paying off the cards lifted an invisible weight from me!”

I had multiple high-interest credit cards at other financial institutions. I was overwhelmed with more than \$700 in monthly payments. I sat one-on-one with an Abound Team Member, who showed me that getting out of high-interest debt was possible. I consolidated all of my credit card debt with one Personal Loan. Paying off the cards lifted an invisible weight from me! I now have one simple monthly payment at a much lower rate, saving over \$400 each month!

— **Radcliff Member**



“ ... freed up over \$800 in my monthly budget.”

I was in a tight spot, paying \$1,300 a month toward various debts. I still had seven more years of payments left. I didn't think I had any other options but I was wrong. An Abound Team Member explained my options - I was ultimately approved for a shorter term loan that freed up over \$800 in my monthly budget. I will be out of debt so much sooner!

— **Glasgow Member**

Veterans!!!

**ARE YOU INTERESTED IN LEARNING THE
STEPS TO OPENING YOUR OWN BUSINESS?**

Keep an eye out for more info on the
Veterans 2 Entrepreneurs Event

MARK YOUR CALENDAR
FOR NOVEMBER 6TH





President's Message

Abound is for LIVING.



We're For Honoring Veterans

Much of our Credit Union's strength can be credited to the bodies and minds of our Military. Every November, we're honored to host up to 40 veterans for our *Veterans 2 Entrepreneurs* event. In partnership with Kentucky Small Business Development Center, we are able to provide a structured outline of possibilities to Veterans who are interested in opening their own small business. Keep an eye on our Facebook page and AboundCU.com to learn details about registering for this year's V2E event – happening November 6, 2025 at Colvin Community Center in Radcliff, KY.

We're For Supporting Students

Abound believes in equipping all students for success. Our efforts go beyond reaching thousands of kids in K-12 classrooms and include partnerships with Elizabethtown Community & Technical College (ECTC) along with a multi-year partnership with Western Kentucky University (WKU).

This year, we're excited to announce that we're adding even more to our partnership with WKU's Gordon Ford College of Business at Amy and David Chandler Hall through *WKU's Center for Financial Success, sponsored by Abound Credit Union*. Our sponsorship doubles the amount of student employees within the center. These finance students provide one-on-one financial counseling to peers – teaching budgeting, spending, credit building, student loan management and more. The sponsorship will expand the reach these students have across campus, through events and presentations.

We're For Providing Resources

Last month, we launched our Dollars + Sense program. It's our FREE one-on-one financial counseling program made just for you! Abound Members can work directly with our nationally certified Credit Union Financial Counselors (employed by Abound) to build smarter money habits, boost your confidence and reach your financial goals. Scan the QR code below to sign up.

LEARN
MORE
ABOUT OUR
DOLLARS
+ SENSE
PROGRAM



Our 75th Anniversary year (2025) has brought a lot of exciting opportunities to our communities across Kentucky. Thank you for your Membership and continued support.

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO



On the Hill...

Our multi-year partnership with WKU is expanding - *again!*
From M.A.S.T.E.R. Plan to one-on-one financial counseling,
learn more about our commitment to Toppers!

READ THE
BLOG TO
LEARN MORE



Invest in Your Future

Over the years, my kids have grown up, had kids of their own and my hair's gotten a few silver highlights along the way. But the one thing time hasn't changed? The power of my HELOC. It's helped me progress through every season of life, and it's here to help you too!

With a HELOC, you can tap into your home's equity anytime you need, to fund what matters most to you. Whether you're planning home improvements, paying down debt or making this holiday season extra special, your HELOC has you covered.

And let me tell you, the holidays are the perfect time to put your equity to work. Use it to cover travel, stretch your holiday shopping or finally plan that long-awaited winter vacation.

Here's why I swear by my HELOC:

- Monthly payments can be interest-only for the first ten years
- Only pay on what you use
- Flexible terms
- Affordable payments
- Access funds anytime through Online & Mobile Banking*

In my time, I've put a lot of love and hard work into my home, and I know you have too. So, this season of giving, let your home return the favor.

XOXO,
Mama



Rates and terms are subject to credit approval. Eligibility open to Kentucky or Indiana residents. 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.



‘Tis the Season for Smart Savings

MAKING THE MOST OF THE HOLIDAY SEASON DOESN'T HAVE TO STRAIN YOUR WALLET.

Here are some fun, budget-friendly ways to celebrate the season and share the holiday spirit with your loved ones.

- ✓ **Search local events:** Many communities host free or low-cost holiday events like tree lighting ceremonies, parades and winter festivals. Check local listings or follow your town's social media pages to see what's happening nearby.
- ✓ **Family movie nights:** You can make movie nights a festive tradition by letting each family member choose a favorite holiday film. Grab some cocoa, cozy up and enjoy quality time together as you start your Christmas countdown.
- ✓ **Explore light displays:** Layer up, play some holiday tunes and take a drive to admire festive lights around your neighborhood. Check to see if your town hosts "Christmas in the Park" or other drive-thru light displays, these are often free or low-cost.
- ✓ **Secret Santa:** Gift-giving doesn't have to break the bank. A Secret Santa exchange works by having each person draw one name and shop just for that individual. With fewer gifts to buy, you have more time to personalize your present. After the unwrapping, each person gets to guess who their Secret Santa was. It's a great way to spark laughter and bring everyone together.

Financing for possibilities. *That's value for living.*

See AboundCU.com for details.

Enjoy Stress-free Holiday Shopping

ABOUND'S PERSONAL LOANS¹ ALLOW YOU TO GET THE FUNDS YOU NEED, FAST!

The holiday season is for spending time with your loved ones without straining your budget. Between traveling and buying gifts, the season can come at a hefty price—but we've got your back.

With a Personal Loan, stretching your holiday dollar has never been easier to borrow up to \$35,000:

- **No payments for up to 90 days.²**
- Instant access to funds deposited directly into your Abound Account.
- No collateral needed, just your signature!
- Fixed payments to make budgeting each month simple!
- Schedule automatic payments through Online & Mobile Banking³.

Financing for possibilities. That's value for living.



*For a limited time,
Open a Personal
Loan and you could
be one of five to
win \$1,000.⁴*

¹All loans are subject to credit approval. ²First payment may be delayed up to 90 days. Interest will accrue during this time and extends the payoff date and term of your loan.

³Carrier rates may apply for data usage.

⁴Visit AboundCU.com for Sweepstakes details and official rules. No purchase necessary.

CashBack+

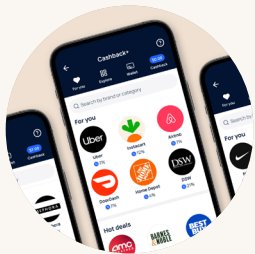
from Abound Credit Union

Imagine if you could get cash back, just for buying the things you already buy. Say hello to CashBack+, a Member benefit from Abound Credit Union.

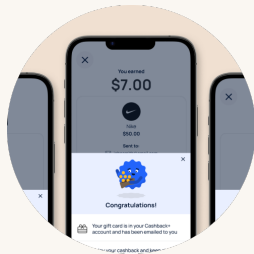
Browse offers from your favorite brands + hundreds more. Purchase a gift card in any amount, and receive instant cash back, up to 20%¹. With CashBack+, a little planning for your everyday purchases can add up.

Available on all Free Checking Accounts²
-new and established

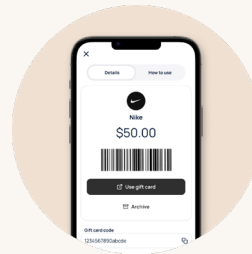
4 easy steps to get cash back:



1 Select



2 Purchase



3 Use



4 Repeat

Shopping your favorites has never been so rewarding.

Amazon, Walmart, Target and Lowe's too. You'll find hundreds of well-loved brands available with CashBack+. Find the offer that suits you, and get up to 20% cash back¹ from your favorite places to shop or dine.

¹Carrier rates may apply for data usage. See your offers by logging into Online & Mobile Banking.

²Not all Members will qualify for a Free Checking Account.



BOARD OF DIRECTORS: NOMINATIONS

2026 NOMINATIONS

The Nominating Committee met on August 27, 2025 and selected nominees from the applications duly and properly submitted for the three Board of Directors' positions open in 2026.

Pursuant to Abound Credit Union Bylaws, nominations for vacancies on the Board of Directors may also be made by a petition signed by 500 Members. A brief written statement of qualifications and biographical data must be submitted along with each nomination by petition. For all petition information, please call 800.285.5669. All petitions and additional written information must be received no later than November 15, 2025 and sent to:

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



THE NOMINEES ARE:

Mike Biggs
J. Marvin Hawk
Mary Jo King
Stephanie Bowman
Charlene Easter

Seniors, Class of 2026, make sure to **open your Savings Account by 12.31.2025** to Qualify to Apply for our Roush Scholarship.

Qualify to Apply! 2026 Roush Scholarship

Insured by NCUA.

8 HIGH SCHOOL SENIORS WILL RECEIVE AN OPPORTUNITIES AROUND FOUNDATION SCHOLARSHIP, EARNING UP TO \$10,000 EACH.



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 Mandarin, Chief Marketing Officer
Marc Prasch, Chief Operating Officer

