



THE CORNERSTONE  
FALL EDITION



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# Possibilities Abound.

# You complete our circle.



**“... I’m saving more than \$18,000 in interest!”**

I had 12 credit cards, interest ranging from 20-20.99% APR and 13 years of minimum payments. I was drowning in debt! I called Abound’s Member Resource Branch seeking options. I now have ONE loan and will have ALL of this debt paid off in 5 ½ years. Not only am I saving \$150+ a month in payments, I’m saving more than \$18,000 in interest!

— Member Resource Branch Member

**“... Abound knocked off 42 payments on my RV Loan!”**

I stopped in the branch to check on details within my account. I left with HUGE savings. Ring Road Branch saw how much I was paying on an RV Loan and Auto Loan with another lender. They stepped right in and were determined to save me BIG. They sliced my 24% interest RV Loan down to 8% and knocked off 42 payments! Plus, the interest on my Auto Loan is now half. When they say they can free up cash, they mean it!

— Ring Road Branch Member



**“ ... my Auto Loan payment dropped nearly \$400 a month!”**

I saw signs about the awesome GAS REWARDS on Abound’s Platinum Visa Credit Card, and I had to know more. I stopped at the Danville Branch and left with not only an awesome credit card full of cash rewards (5% cash back on gas all year long) but I also learned I was paying way too much in interest on my Auto Loan at another bank. My \$744 monthly Auto Loan payment dropped to \$350 because I moved it to Abound. Plus, I now have an Abound line of credit for emergencies. I’ve never felt more confident in my finances!

— Danville Branch Member





# President's Message

Possibilities Abound.

## Together, We're Making a Difference

We're excited about the difference we're making for local students, families and our military community. Thanks to your active membership, Abound has been able to continue growing and expanding our financial education programs to reach more children and adults than ever!

In the past year, we've trained 45 of our team members to deliver in-person financial education to thousands of students from elementary school through college and created our own customized curriculum to support local educators and school districts.

We've also expanded our reach by partnering with community organizations and opening several new locations, including two in Bowling Green. Our new Spartan Financial Learning Center within South Warren High School is run by students, providing leadership opportunities and coaching from Abound team members, and the nearby Nashville Road branch offers more convenience for members of all ages in the local area.

Whether you've benefited from the Financial Peace Program we offered at no cost through Omicron Nu Lambda's Education Foundation, free health screenings during our joint events with Baptist Health Hardin's Wellness on Wheels, or just through the everyday lower loan rates, higher savings rates and fewer fees Abound offers, we're glad to have you as a Member.

I encourage you to follow us on social media to learn about upcoming events like Veterans 2 Entrepreneurs, which will be held November 10, 2022, and keep up with the latest news.

Thank you for your active membership and continued support. Together, we're making a difference and making more possible.

Sincerely,

RAYMOND H. SPRINGSTEEN  
PRESIDENT / CEO





SKIP-A-PAY

# More to celebrate

## Skip-a-payment<sup>1</sup> in November or December and free up more cash to celebrate the season!

Holiday cash could be closer than you think when you skip an eligible loan payment with Abound. Free up hundreds for shopping, travel or any other seasonal needs that pop up!

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Contact us today or visit [AboundCU.com](https://www.aboundcu.com) to learn more.

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<sup>1</sup> Skip A Payment not applicable to mortgage, home equity, credit card or delinquent loans. Other exclusions may apply. For Skip A Payment options on delinquent loans, contact Member Solutions at (877) 799-1455. This form submission must be turned in to the Credit Union prior to the due date requesting to skip. I/we understand interest will continue to accrue on loan and may cause pay off later than original agreement. You will be required to resume your payments the following month. If you purchased GAP insurance with your loan, your GAP coverage benefits may exclude skipped payments or expire prior to your loan being fully paid; see your GAP Agreement for coverage restrictions. Contact us at (800) 285-5669 for further information. \$35.00 Fee is per loan skipped. If no designation of payment method for \$35.00 fee is made, the fee will be added to the loan. Limited Time Offer.



# Do More with Less. It's possible!

Is Your Budget About to Bust? A personal loan is a great way to consolidate debt and help you do more with less, even on a tight budget.

- No collateral required - we only need your signature
- Borrow up to \$25,000
- Consolidate high interest credit card debt into one low payment
- Pay for unexpected expenses
- Terms and payments that meet your unique needs

Apply online at [AboundCU.com](https://AboundCU.com).



No hassle



Low rates



Quick turnaround



Immediate access

Rates and terms are subject to credit approval. Subject to \$10 membership fee if not already a member.



# Rewards in every cart!

Don't have an Abound Visa Platinum yet? There's still time. Apply online or contact us today!



## WHETHER YOU'RE STOCKING UP ON ESSENTIALS OR GETTING A JUMP ON YOUR HOLIDAY SHOPPING, WE'VE GOT YOU!

Use Your Abound Platinum Visa® to get 5% cash back on all your Amazon purchases<sup>1</sup> from now until the end of the year.

The most wonderful time of the year is even better with extra cash. Plus, you always earn 5% cash back on gas<sup>1</sup> and 1% on all other purchases<sup>1</sup> all year long.

- No balance transfer fee from other cards
- Cash back rewards sent automatically to your card
- Low rates
- Credit limits up to \$25,000

<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 and 1% off general retail purchases. 5% off purchases made from Amazon.com, excluding Amazon digital purchases, subscriptions, or memberships up to \$100.00 in rewards earned per statement cycle. Abound CU is not affiliated with Amazon.com. Rewards are earned per statement cycle. Offer valid October 1 - December 31, 2022. After \$100 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.

# 7 Tips for Buying Gifts on a Budget

- ✓ **Make a list and check it twice!** Just like Santa, make a specific list for who you'll purchase gifts for and how much you want to spend. Don't allow "holiday gifting guilt" and impulse buys move you away from your financial goals.
- ✓ **Now that you've made a list, add a sinking fund to your budget to help pay for it.** A sinking fund is a budgeting tool you can use all year to pay for gifts, services and more. Are there items in your budget you can temporarily cut or reduce? (See Skip-a-Payment info on page 3). Reallocate those funds to your gift fund.
- ✓ **Holiday shopping is more than gifts.** Consider adding wrapping paper, gift bags, bows and gift tags to your budget. Pick up these items at a discount store. Get creative and upcycle. Reuse appropriate gift bags, boxes and ribbons. Remember gifts wrapped in newspaper? Add a colorful bow to your paper wrapping and you've got a gift worthy of posting on Pinterest!
- ✓ **Procrastination could mean paying higher prices for gifts.** Using your list, take advantage of sales and do comparison shopping so you can pay the lowest cost per item. Bonus! Shopping early means you aren't scrambling to find the perfect gift that already sold out or paying extra for expedited shipping.
- ✓ **Improve your credit score while shopping on a budget!** You can get in the habit of using credit responsibly by taking advantage of cash back offers on low interest rate credit cards, like Abound's Visa Platinum. Include paying the balance off in your budget and enjoy seeing the rebates pop up on your monthly statement or on the app. Who couldn't use extra cash?
- ✓ **Stick to your list and avoid temptation.** As the holidays get closer, stave off the temptation to reciprocate every time you receive a gift. Say "Thank you" and write them a sincere note of appreciation.
- ✓ **Give the gift of time.** Make a list of people you have not connected with recently and commit to catch up. Ask them if they have time during the holidays to share a home-cooked meal together, video chat or call. Connecting in a meaningful way doesn't have to be expensive. Your time is invaluable.

## Happy and Thrifty Holidays!

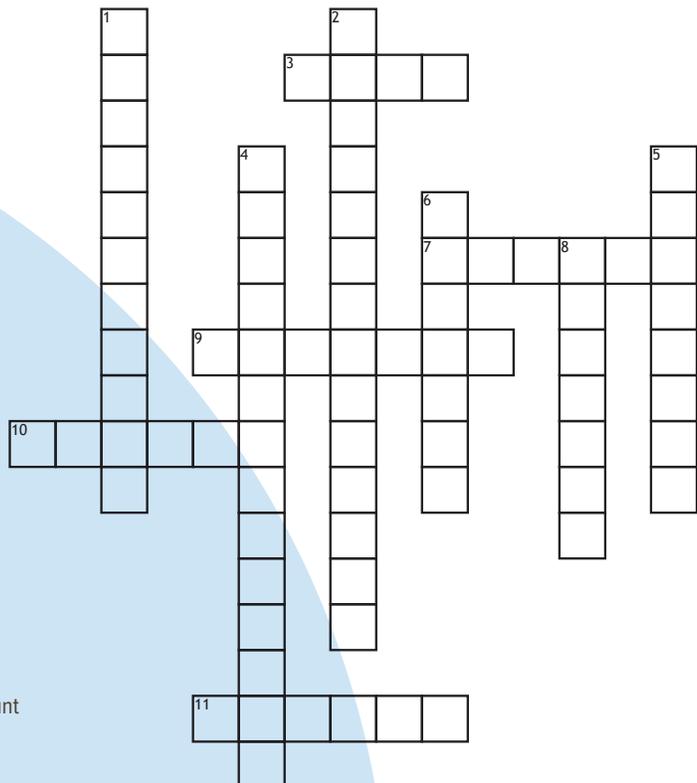
## PUT YOUR FINANCIAL KNOW HOW TO THE TEST

### ACROSS

- the amount by which expense is greater than income
- the possessions of the business
- when you put money into the bank account
- the amount by which income is greater than expense
- money earned from the sale of goods and services

### DOWN

- a business deal
- a record of a transaction that took place in the business
- a bank account used for daily transactions, also called a checking account
- taking money out of the business
- what do we call money used to start a business
- the costs of running a business



ANSWER KEY:  
1. transaction, 2. source document, 3. loss, 4. current account, 5. withdraw, 6. capital, 7. assets, 8. expense, 9. deposit, 10. profit, 11. income



## Possibilities Abound.

### Board of Directors: Nominations

The Nominating Committee met on August 19 and selected nominees from the applications submitted for the three Board of Directors' positions open in 2023. The committee properly submitted for three open 2023 Board of Directors positions.

*The nominees are:*

**Richard L. "Dick" Ardisson**  
**Cathy (Pierce) Groner**  
**J. Marvin Hawk**

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, 2022 and sent to:

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

### Board of Directors

**Richard L. Ardisson**, Chairman  
**Wanda Parker**, Vice Chairman  
**George Pennington**, Treasurer  
**Robert H. Roush**, Secretary  
**Henry Wheatley**  
**J. Marvin Hawk**  
**Jo Exler**  
**Otto Tennant Jr.**  
**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  
**Dave Evangelista**, VP of Information Technology  
**Jill Krimm**, Chief People Officer  
**Susan Mandarino**, VP of Marketing  
**Shelley Mitchell**, Chief Risk & Knowledge Officer  
**Marc Prasch**, Chief Member Experience & Ops. Officer