



THE CORNERSTONE  
FALL EDITION



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# Abound is for **LIVING.**

[AboundCU.com](https://AboundCU.com)



# You complete our circle.



## “...I saved \$13,000 through a simple phone call”

I found a new ride but needed a smaller payment. I financed it through the dealership with a 16.10% interest rate. Yes, my mouth dropped, too! Luckily, I knew I could turn right around, even on the same day, and call Abound to see what options were available. I connected with the Member Resource Branch and cut my annual percentage rate to 6.99%. I saved \$13,000 through a simple phone call!

— Member Resource Branch

## “I needed to re-establish my credit and Abound was there.”

I needed to re-establish my credit and Abound was there. Recently divorced, I was unsure what options I had with my single income. The Hodgenville Branch discovered a lot of equity in my vehicle, which led to refinancing my loan and paying off seven credit cards. I’m saving \$400 a month and nearly \$14,000 in overall interest!

— Hodgenville Member

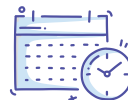


## Veterans!!!

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

Keep an eye on Abound's Facebook page,  
AboundCU.com and emails for registration information.

MARK YOUR CALENDAR  
FOR NOVEMBER 22<sup>ND</sup>





# President's Message

## Abound is for LIVING.

### We're For Honoring Veterans

Abound's collective strength comes directly from Members like you who actively participate in the Credit Union. Together, we're making a real difference in our communities. Recently, Abound funded a new bus to transport the Marion County Veterans Honor Guard, which provides military graveside rites to veterans, paying tribute to their military service and supporting their families. The bus seats up to twenty passengers and will travel across Central Kentucky. This is just one example of Abound's impact and ongoing commitment to supporting the military, veterans and the communities we serve. Be sure to watch for more details regarding our annual Veterans 2 Entrepreneurs Event, happening November 22, 2024.

### 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). Our support includes M.A.S.T.E.R. Plan, a WKU tradition since 1993, designed to help first-year students transition to life as a Hilltopper. We're here at each step of their financial journey.

### We're For Making a Difference

Abound brought home some hardware from this year's Kentucky Credit Union League's Annual Meeting. We won 80% of the awards available to us.

Our Herring Philosophy in Action Award is designed to recognize credit unions that do an extraordinary job incorporating credit union philosophy into daily operations. Our Excellence in Outreach Award recognizes credit unions that have demonstrated outstanding commitment reaching out to communities and making a positive difference. Both Desjardins Youth Financial Education Award and Desjardins Adult Financial Education Award represent the impact our Financial Wellness initiatives are making.

### We're For Enhancing Convenience

Whether you visit us online or in-person, we're always seeking to make your experience easier. We're busy putting final touches on our new standalone Shepherdsville branch and expecting a grand opening celebration in early 2025.

*Thank you for your Membership and continued support. We're excited to see what's next for our Kentucky communities!*

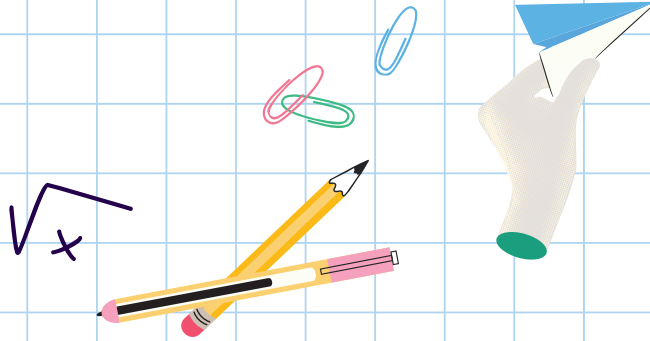
Sincerely,

**RAYMOND H. SPRINGSTEEN**  
PRESIDENT / CEO



## Start here. Go everywhere.

**CAR, TRUCK OR SUV. GAS OR ELECTRIC. NEW PURCHASE OR REFINANCE.**  
**NO MATTER WHAT YOU'VE GOT IN MIND, CONNECT ABOUT AN AUTO LOAN**  
**THAT COMES LOADED WITH LOW RATES AND FLEXIBLE TERMS.**



Fill out this simple  
form to connect  
with us about your  
classroom!

# Welcome back, teachers & students!

Are you a teacher interested in having Financial Education curriculum inside your classroom? Connect with us today to get on our schedule! Aboard Team Members are inside classrooms all year long.

So far in 2024, we've taught Opportunities Aboard curriculum to nearly 12,000 Kentucky students.

We'd love to join your college classrooms and community groups, too!



## Support Kentucky schools with your everyday purchases!

Abound's School Spirit Visa® Debit  
Card\* makes it easy to donate to  
your favorite school district.



\*Not available for Abound VISA® Credit Card purchases. The Abound Credit Union School Spirit VISA Debit Cards can be added to any Consumer Checking Account. Business Accounts are not eligible. VISA is a registered trademark of VISA International Service Association and used under license. Credit Union deposit products and services provided by Abound Credit Union. Federally Insured by NCUA.



# Stretch Your Holiday Spending

## OPEN A PERSONAL LOAN AND DELAY YOUR FIRST PAYMENT UP TO 90 DAYS<sup>1</sup>!

Abound Personal Loans are fast cash when you need it. Say yes to the big gift you've been eyeing or use the money to cover some bills to get you in a more comfortable spot – we've got you covered!

Plus, the funds can be deposited directly into your Abound account.

- ✓ No payments for up to 90 days<sup>1</sup>.
- ✓ It's easy! No collateral required. Only your signature.
- ✓ Flexible payment options and low interest rates to fit your unique situation.
- ✓ Fixed payments help you budget each month and know exactly when your loan will be paid off.
- ✓ Borrow between \$500-\$35,000<sup>2</sup>.

Financing for possibilities. That's value for living.

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



Insured by NCUA.  
Equal Opportunity Lender.  
<sup>1</sup>First payment may be delayed up to 90 days. Interest will accrue during this time and extends the payoff date and term of your loan.  
<sup>2</sup>All loans are subject to approval.

## HOME LOANS



### ENTER TO WIN 1<sup>st</sup> PAYMENT

(up to \$1500)<sup>4</sup>

One lucky member will be chosen each month from February through December. We're paying a total of \$16,500 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 Watch<sup>1</sup>

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



### Rate Drop Guarantee<sup>2</sup>

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



### \$1,000 Towards Closing Costs<sup>3</sup>

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 to<sup>5</sup> – in as few as 20 business days – and rest easy knowing that servicing stays with Abound throughout the life of your loan.<sup>6</sup> We're here to help find the best option for you. ARM, Conventional, Short term, VA, Construction, and up to 100% Financing are available.<sup>7</sup>

**Get started with the market rate leader today!**

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

<sup>1</sup>Rates may change daily. Applicant(s) who apply between February 1, 2024 and December 30, 2024 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.

<sup>2</sup>If, 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.

<sup>3</sup>Abound 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.

<sup>4</sup>Once 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 2025 for loans closed February through December 2024. See Sweepstakes rules at AboundCU.com for details. Program may be extended or discontinued at any time.

<sup>5</sup>The 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.

<sup>6</sup>Abound 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.

<sup>7</sup>Not 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.





# It's never too early to plan

**CONNECT WITH AN  
ABOUND FINANCIAL  
ADVISOR TODAY FOR A  
NO-OBLIGATION CHAT  
ABOUT RETIREMENT  
AND INVESTMENTS.**



**Wendell Bunch**  
Financial Advisor

270.214.6284  
wlbunch@aboundcu.com



**Dustin Looper**  
Financial Advisor

502.546.6324  
dclooper@aboundcu.com

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Individuals affiliated with this broker/dealer firm are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services. Investments are: \*Not FDIC/NCUSIF insured \*May lose value \*Not financial institution guaranteed \*Not a deposit \*Not insured by any federal government agency.

## For all your holiday shopping **CashBack+**

Get rewarded with personalized offers for simply buying what YOU want to buy.

Log in to Online & Mobile Banking<sup>1</sup> to browse offers<sup>2</sup> from your favorite brands + hundreds more. Purchase a gift card in any amount and receive up to 20% cash back in your online wallet.

Available on all Free Checking Accounts<sup>3</sup>  
- new and established

<sup>1</sup>Carrier rates may apply for data usage. <sup>2</sup>See your offers by logging into Online & Mobile Banking.  
<sup>3</sup>Not all Members will qualify for a Free Checking Account. <sup>4</sup>See AboundCU.com for Sweepstakes rules.

**Plus, use any of your CashBack+ offers between now and the end of the year to be automatically entered to win<sup>4</sup> a \$100 Visa gift card!**

## BOARD OF DIRECTORS: NOMINATIONS

# 2025 NOMINATIONS

The Nominating Committee met on September 6, 2024 and selected nominees from the applications duly and properly submitted for the three Board of Directors' positions open in 2025.

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, 2024 and sent to:

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



### THE NOMINEES ARE:

George Pennington  
Richard "Rick" Embry  
Mike Biggs  
Lucy Oldham  
Mary Jo King  
Stephanie Bowman  
Jo Exler  
Robert H. Roush  
Charlene Easter

Seniors, Class of 2025, make sure to **open your Savings Account by 12.31.2024** to Qualify to Apply for our Roush Scholarship.

# Qualify to Apply! 2025 Roush Scholarship

LEARN MORE  
ABOUT THE  
\$25,000 IN  
SCHOLARSHIPS,  
FOR 10 STUDENTS  
THRU ABOUND



Insured by NCUA.

### Board of Directors

**Wanda Parker**, Chair  
**George Pennington**, Vice Chair  
**Cathy Groner**, Treasurer  
**Jo Exler**, Secretary  
**Henry Wheatley**  
**J. Marvin Hawk**  
**Richard L. Ardisson**  
**Robert H. Roush**  
**Timothy Goblirsch**  
**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  
**Jill Krimm**, Chief People Officer  
**Susan Mandarin**, Chief Marketing Officer  
**Shelley Mitchell**, Chief Strategy Officer  
**Marc Prasch**, Chief Operating Officer

