



THE CORNERSTONE
FALL EDITION

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Abound is for **LIVING.**

AboundCU.com

You complete our circle.



“My monthly payment was reduced by more than \$400.”

I wanted to refinance my Auto Loan to see if I could lower my payment and free up some funds to help my daughter with her college expenses. An Abound Team Member took the time to review my loan and helped me refinance at a much lower rate—dropping my interest from 11% to less than 7%. I'll save over \$9,000 in interest, and my monthly payment was reduced by more than \$400. It's a huge relief knowing I can put those savings towards supporting my daughter's education.

— Elizabethtown Member

“Abound helped me save over \$10,000 in interest.”

I had multiple credit cards with interest rates ranging from 30% to 36%, and I was ready to find a better way to manage my debt. I sat down with an Abound Team Member who helped me consolidate my debt into one Personal Loan with less than 10% interest rate. Not only did this simplify all my payments into one, but Abound helped me save over \$10,000 in interest! I'm so glad I stopped in!

— Louisville Member



Calling all Veterans!!!

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

Join us for Veteran 2 Entrepreneur (V2E) on **Thursday, November 5th**, from 9am-12:30pm ET at the Colvin Community Center in Radcliff, Kentucky. This event offers a great opportunity to connect with fellow Veteran entrepreneurs, receive expert mentorship and access valuable small business resources.



FOLLOW US ON
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FOR UPCOMING
DETAILS ABOUT
REGISTRATION.



President's Message

Abound is for LIVING.

Our Strength Means More for You

Through the financial strength of our Credit Union, we're excited to increase dividend rates of our High Yield Savings Accounts. Starting September 1, our HYSA will offer 4.25% APY* on balances up to \$25,000* – providing you a better opportunity to build savings and strengthen your financial future. Remember, there's no minimum balance required – it's okay to start small as long as you're starting! We're here to help guide you to strong financial decision making!



It was a proud evening for Abound at the Kentucky Credit Union League's VISION 2026 Annual Meeting & Convention, recognizing our commitment to financial education, community impact, outreach and service. Abound received the Desjardins Adult Financial Education Award for our Dollars & \$ense program, the Dora Maxwell Social Responsibility Award for the work of the Opportunities Abound Foundation, and the Wayne Woodward Philosophy in Action Award for our continued work and service on Fort Knox. We also received the Excellence in Outreach Marketing Award for our 75th Anniversary 75 Acts of Kindness campaign. Together, these awards celebrate the many ways Abound is putting our purpose into action and making a meaningful difference in the communities we serve.

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO



*Annual Percentage Yield. Dividend rates are current as of 9/1/2026. Dividend rates are variable and may be changed or discontinued at any time. Current rates can be found at AboundCU.com/deposit-rates. A blended APY is calculated based on balances in each earning tier, and the exact APY will depend on the balance in the account. Dividends paid and compounded monthly. Limit of one High Yield Savings Account per Primary Member's Social Security number. Available to both business and consumer Members. Subject to \$10 membership fee if not already a Member.

Let's make HOME happen.

HOME LOANS FOR WHERE LIFE HAPPENS

Looking to buy a home? Our local team will walk you through the process and help you pick the best option for your life, no guess work needed!

We offer market leading rates, up to 100% financing¹, fast closings and for a limited time—these special perks:



RATE HAWK RATE WATCH²

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



RATE DROP GUARANTEE³

If rates drop within 12 months of closing, Members who qualify can request a one-time rate change.

We make getting your dream home hassle-free with Home Loan options for almost every situation. We'll take a close look at your finances and future plans to guide you to financing that fits your needs.

Get started with Abound today!

¹Not all loan applicants will qualify for 100% financing. 100% financing is not available on all loan types.

²Rates may change daily. Applicant(s) who apply starting August 14, 2026 will receive the lowest rate qualified for based on credit application, up to 120 days, between pre-qualification and loan closing. Promotion is subject to end at any time. This promotion does not apply to Land/Lot Loans, Veterans Affairs Loans, Adjustable-Rate Mortgages (ARMs) or the refinancing of any loan.

³If rates drop more than 0.25% from the original mortgage loan rate over the course of the 12 months following original loan closing date, 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. This promotion does not apply to Land/Lot Loans, Veterans Affairs Loans, Adjustable-Rate Mortgages (ARMs) or the refinancing of any loan. Speak to an Abound Mortgage Lender for details.



We're for Adventures that pay you Cash Back!*

GET 1% CASH BACK* WHEN YOU MOVE YOUR AUTO LOAN TO ABOUND!

Have your Auto Loan with another lender? Move it to Abound and get 1% cash back up to \$1,000*, plus enjoy our new lower rates. Let us crunch the numbers to see if we could lower your monthly payment or help you secure a shorter loan term for the car you already love!

Shift gears into smarter savings—refinance today!



*1% cash back up to \$1,000 will be directly deposited into the Member Savings Account the month following the loan disbursal. Maximum incentive that may be earned per primary Member is \$1,000. Offer does not include refinancing of Abound Auto Loans. Subject to \$10 membership fee, if not already a Member. Promotion may be discontinued at any time. Offer does not apply to RV, Boat, Motorcycle or ATV loans.

No-spend weekend challenge

Want to save money and build better spending habits this fall? Challenge yourself to a no-spend weekend where you avoid all non-essential expenses like dining out, streaming rentals, coffee runs and online shopping.

Here's how to prepare and make the most of your weekend:

- ✔ **Set your rules** – Define what you will allow yourself to spend on, like gas or groceries, and what you plan to cut from your weekend budget.
- ✔ **Explore free events** – Go hiking, walk around your neighborhood or visit a local park with family. Check your town's social media or local listings for free festivals and events, many communities host them regularly.
- ✔ **Movie marathon** – Skip the theaters and enjoy a cozy night in with streaming services you already pay for.
- ✔ **Give yourself grace** – If an unplanned expense pops up, that's okay! This challenge isn't a punishment, but a way to build better financial habits. Even cutting back on one small purchase is a win.

After the weekend, track your savings by reviewing your transaction history in Digital Banking¹. Compare it to your usual spending to see the difference. Put those extra funds toward boosting your savings, paying down debt or preparing for holiday expenses.



¹Carrier rates may apply for data usage.



We're for Skipping a Payment

Need extra cash for holiday essentials? This fall, you can pause eligible loan payments for the month of your choice* and free up more room in your budget for what matters most this season.

*Skip-a-Payment is not available for mortgage, home equity, credit card, or delinquent loans. Additional restrictions may apply. A maximum of two skips is allowed, per loan, within a rolling 12-month period. Requests must be submitted to the Credit Union prior to the payment due date. For Skip-a-Payment options on delinquent loans, please contact Member Solutions at 877.799.1455. If 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. \$35.00 fee per loan skipped and must be deducted from a deposit account at Abound Credit Union. Contact us at 800.285.5669 for further information.

Protect your presents

STAY AHEAD OF SEASONAL FRAUD

The holiday season is just around the corner. With increased financial activity and shoppers hunting for the best deals, scammers take advantage of the urgency and vulnerability this time of year brings. Here's how to protect your accounts:

WATCH FOR SEASONAL PHISHING MESSAGES

With more holiday packages in transit, scammers impersonate trusted companies and send fake delivery texts about delays or extra fees. These messages often include harmful links asking for sensitive information. Never click unsolicited links or attachments or share your Social Security number or banking details via text or email. For tracking updates, always check the carrier's official site.

SHOP TRUSTED RETAILERS

Stick to brands you trust. Reputable businesses have secure systems and clear policies to help protect you from fraud.

USE A CREDIT CARD

Holiday shopping with a Credit Card safeguards your personal bank account from direct loss in case of fraud. Most Credit Cards offer built-in fraud protection, ensuring you're not held financially responsible for unauthorized charges. Some cards, like our Abound Visa® Credit Cards, go further by offering free Visa Identity Theft Monitoring through NortonLifeLock™.

AVOID SKETCHY PAYMENT METHODS

Never pay anyone who requests payment by gift card, wire transfer or cryptocurrency. These methods are irreversible and commonly used by scammers.

REGULARLY MONITOR YOUR ACCOUNTS

Check your accounts frequently through Digital Banking* to watch for suspicious activity. If you notice anything unusual, contact us immediately. We'll work to secure your account and guide you through the next steps.

We're proud to be your partner in financial wellness.
We hope you enjoy a safe, scam-free holiday season!



*Carrier rates may apply for data usage.

2027 NOMINATIONS

The Nominating Committee met on September 1, 2026 and selected nominees from the applications duly and properly submitted for the three Board of Directors' positions open in 2027.

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, 2026 and sent to:

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

THE NOMINEES ARE:

Michael Gamble
Tim Goblirsch
Stephanie Bowman
Charlene Easter



Seniors, Class of 2027, make sure to **open your Savings Account by 12.31.2026** to Qualify to Apply for our Roush Scholarship.

Qualify to Apply! 2027 Roush Scholarship

Insured by NCUA.

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



Board of Directors

George Pennington, Chairman
Timothy Goblirsch, Vice Chairman
Jo Exler, Treasurer
Mary Jo King, Secretary
J. Marvin Hawk, Member
Robert H. Roush, Member
Mike Biggs, Member
Stephanie Bowman, Member
Charlene Easter, Member
Howard Williams, Director Emeritus
Rosemary Deaton, Director Emeritus
Reba Watson, Director Emeritus
Richard L. Ardisson, Director Emeritus
Henry Wheatley, 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