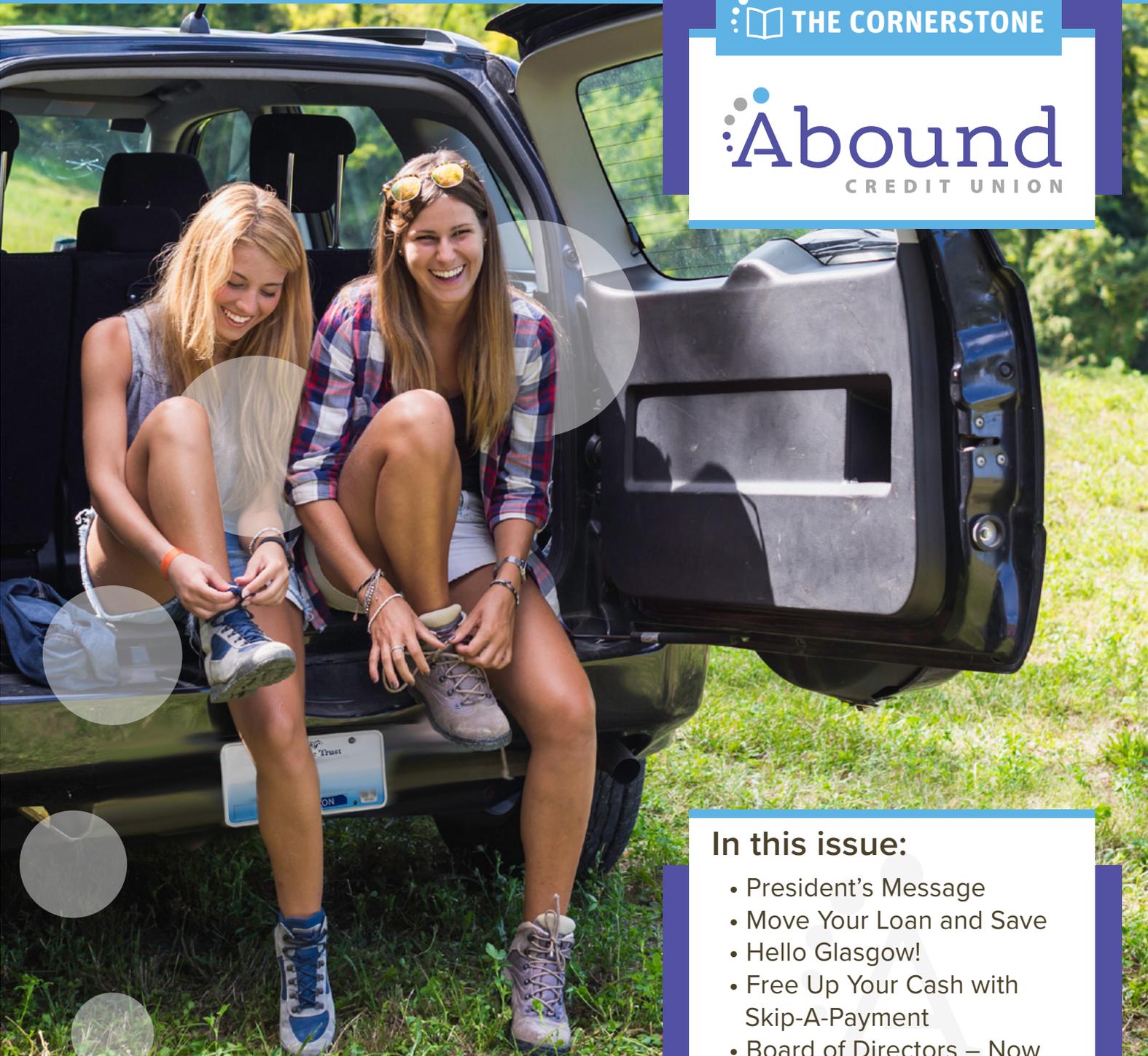




THE CORNERSTONE

**Abound**  
CREDIT UNION



### In this issue:

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- Move Your Loan and Save
- Hello Glasgow!
- Free Up Your Cash with Skip-A-Payment
- Board of Directors – Now Accepting Applications

# Together, creating possibilities.

SUMMER EDITION





# President's Message

Together, creating possibilities.

## Serving Members During the Pandemic

Abound Credit Union has been serving our members and strengthening local communities for more than 70 years. While COVID-19 caused all of us to change, our commitment to service has never wavered.

Here are just a few of the ways your cooperative quickly adapted to meet member needs:

- In just 90 days, your credit union deferred \$71 million in loans
- Our flexibility allowed members to skip another 2,500 loan payments
- Your cooperative kept all branches operating and even extended drive up hours
- And, most importantly, we kept our members and team members safe through it all!

Your financial peace of mind means everything to us. That's why we're continuing to provide the money-saving services you need and adjusting to better serve you, your family and our community.

## Serving the Community During the Pandemic

As teachers across the Commonwealth shifted to non-traditional instruction (NTI) this March, Abound Credit Union was there to help with our VAULT program for elementary and middle school students and our mobile-first Achieve platform for college freshmen at Elizabethtown Technical & Community College (ETC).

Both financial training programs, offered in partnership with Everfi, were able to ease the transition to 100% online instruction during the pandemic, supporting area students, parents and their teachers. In April 2020 alone, 300 students received financial training through NTI thanks to Abound's efforts.

In fact, the Credit Union's VAULT program has grown exponentially since last October, providing financial education to schools in six Kentucky counties and reaching 1,830 students. That represents a lot of progress being made and a bright future filled with smarter financial decision makers.

## How Can We Help You?

Whether you could benefit from a lower auto loan rate, need a small business loan or are looking to refinance or purchase a new home, Abound Credit Union is here to help you and your family make more possible through affordable financial services. Read on to learn more about our latest offers and check [AboundCU.com](http://AboundCU.com) often for updates.

Whatever your need, remember we're here to help! Together, we can make more possible.

RAYMOND H. SPRINGSTEEN, PRESIDENT / CEO

## Financial Education impact:



6 Kentucky counties reached

1,830 students taught



4,015 hours of learning

# Move Your Loan & Save

Park your auto payment worries today. Auto loan relief is here.

Refinance your car loan from another financial institution:



Get up to **\$250** cash back\*



90 days no payments.



Low rate. Save on payments.



We welcome your auto, boat, RV, ATV, and motorcycle loans.

Visit [AboundCU.com](https://AboundCU.com) for same day loan approval.

\*\$50 for every \$5,000 in balances moved up to \$250. Refinancing included auto, RV, boat, ATV or motorcycle loans. (All other loan products do not count towards this promotional balance.) Interest will continue to accrue on loan and may cause payoff to be later than original agreement



 GLASGOW BRANCH

# Hello Glasgow!

Abound Credit Union's new branch location is conveniently located on Happy Valley Road and is open for business. We're excited to serve the Glasgow community and help more families save with free checking accounts, affordable mortgages, home equity loans, auto loans and business solutions.

The Glasgow branch is currently offering both drive-thru and lobby services. Stop by to say hello if you call Glasgow home! Our friendly team is here to help and to show our excitement for becoming a part of your great hometown, we're making more possible.

From now through September, Barren County residents can be entered to win a **\$500** monthly drawing and a **\$1,000** grand prize drawing by opening a new checking account, originating a new loan or refinancing a loan from another lender to Abound Credit Union.\* Visit [AboundCU.com](http://AboundCU.com) for complete details and official sweepstakes rules.



Equal Opportunity Lender. \*See [AboundCU.com/AboundCU/media/Documents/Glasgow-Sweepstakes.pdf](http://AboundCU.com/AboundCU/media/Documents/Glasgow-Sweepstakes.pdf) for details. All loan applications subject to credit approval.

## SKIP-A-PAYMENT

### Skip-A-Payment, Keep the Cash

Need a break? Take one with Skip-A-Payment.

It's easy to submit your request online at [AboundCU.com](http://AboundCU.com) from the comfort of your home or with your mobile device. It takes only minutes before we receive it.



Money In Your Pocket

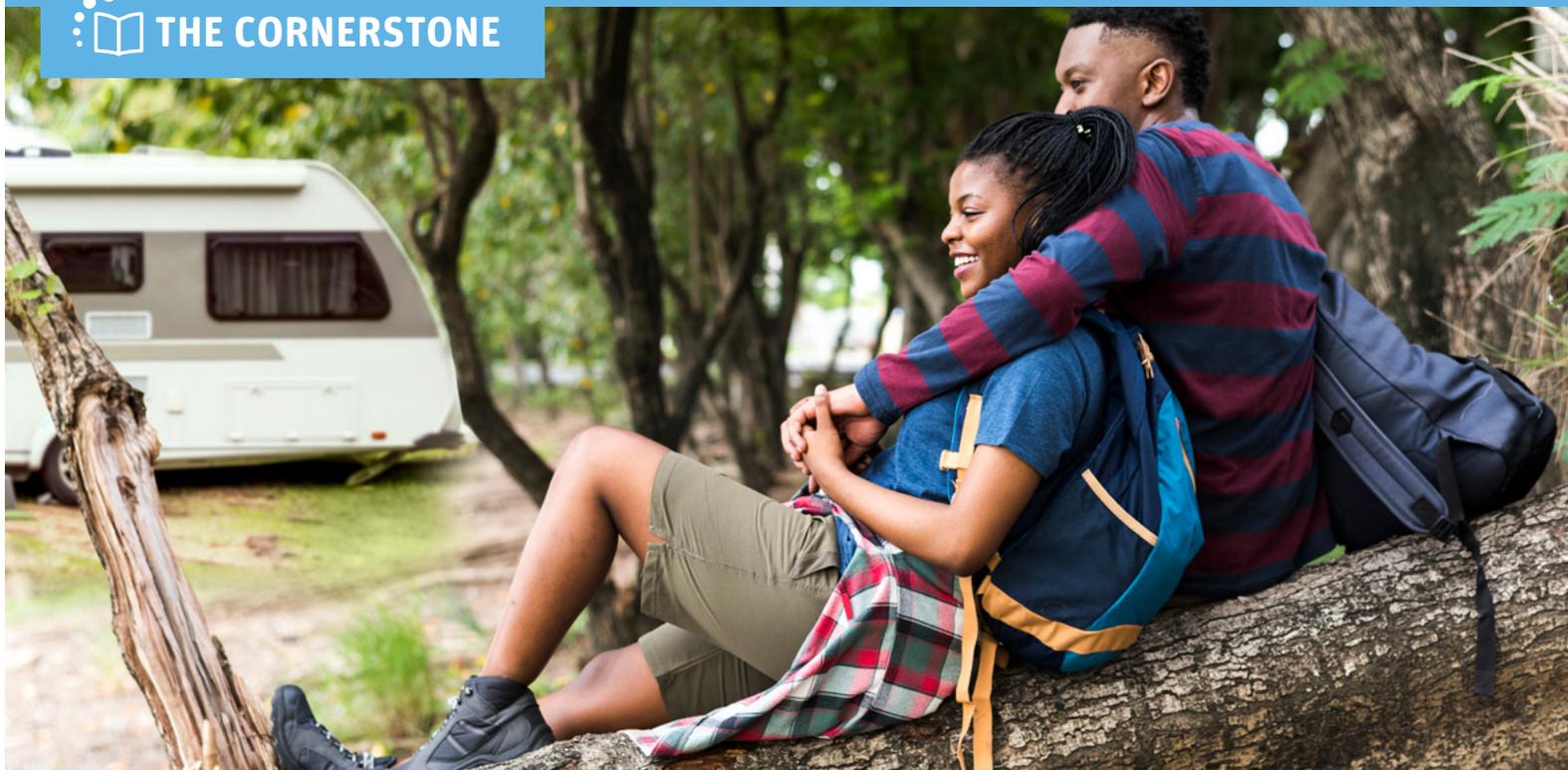


You Choose What to Skip



Always Easy

Free up cash when you really need it and choose what to skip. Auto, RV and Personal Loans are eligible. Submit your request form on our website today!



Together, creating possibilities.

## Board of Directors:

### Now accepting applications

Applications for three Board of Director positions are now being accepted by the Nominating Committee. Any Member 18 or older is eligible to serve as an official. Applications must be received by August 15, 2020. You may apply online at [AboundCU.com/Board-Application-Form](https://AboundCU.com/Board-Application-Form) or applications can be obtained by writing to:

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

The Nominating Committee will review the applications and select candidates who qualify. These names will appear in the October 2020 edition of "The Cornerstone" and will be on the ballot to be mailed to members in January 2021, if an election is required.

To learn about the requirements and responsibilities of being a volunteer, please visit our website at [AboundCU.com/Board-of-Directors](https://AboundCU.com/Board-of-Directors)

## Annual Meeting

September 29th. Visit [AboundCU.com](https://AboundCU.com) for more information.



[AboundCU.com](https://AboundCU.com) | 800.285.5669

## Board of Directors

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

## Executive Staff

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

OUR CORPORATE OFFICE:  
3939 South Dixie Blvd Radcliff, KY 40160

