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Together, creating possibilities.

SPRING EDITION



President's Message

Together, creating possibilities.

It's an exciting time for the Credit Union! We recently adopted a new brand and a new name, we're improving the digital experience to better serve you and investing more than ever in the military and civilian communities we serve.

A New Name, The Same Commitment to Serve

Building stronger communities is also a central part of our mission as a not-for-profit cooperative. In 1950, our ten founders invested \$100 each, to start a Credit Union and make a difference in the lives of their fellow Kentuckians. After two name changes (the first happened in 1960) the Credit Union continues to demonstrate that same passion to help make more possible for hardworking Kentucky families.

At Abound Credit Union, the value of your Membership increases as the Credit Union grows and expands. Welcoming more of our friends and neighbors to the Credit Union family will make more possible for all of us through enhanced services and long-term investments in financial health and wellness.

Our recent long-term investment to support military and community health at the HMH Medical Group Radcliff Family Medicine clinic, located near the Wilson Gate of Fort Knox, is just one example. This ten-year partnership will allow HMH to add primary care providers, extend additional patient services and connect military families and all patients to community resources. It will even offer financial services and education, with everything housed in one clinic.

How Can We Help You Make More Possible?

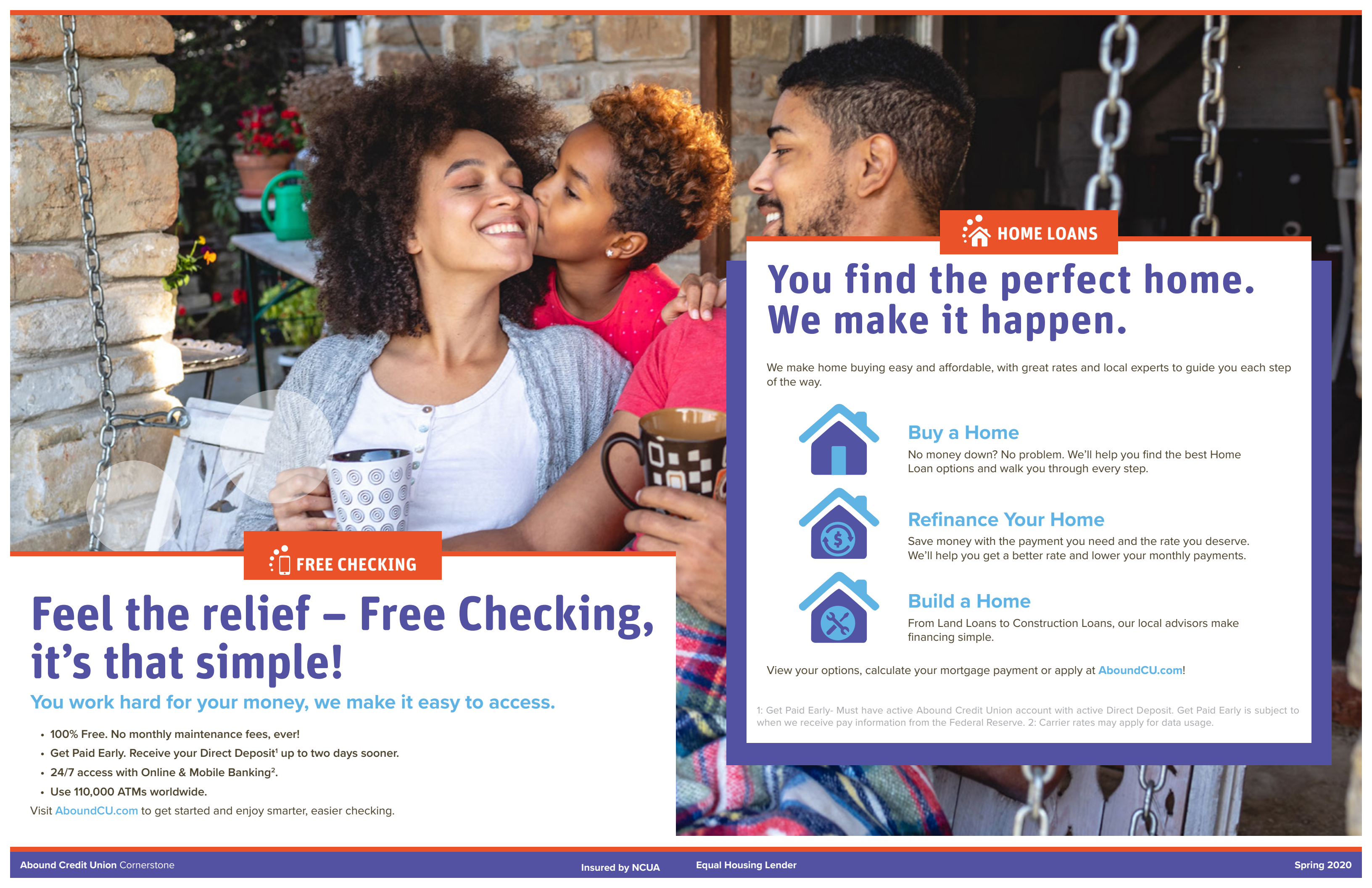
While you may notice the fresh new look, more convenient access to your accounts and easier ways to plan for your future, the mission of the Credit Union remains the same as it's been since 1950. We're here to help you and your family make more possible through affordable financial services and solid financial education. I encourage you to make the most of your Credit Union membership by visiting the new website, giving us a call or stopping by a local branch today to see how we can help you achieve more.

Thank you for being a Member. We hope you'll encourage your friends and neighbors to join us as we build a stronger financial future for more hardworking Kentuckians, together.

RAYMOND H. SPRINGSTEEN, PRESIDENT / CEO



Abound Credit Union announces long term investment in military and community health.



 **FREE CHECKING**

Feel the relief – Free Checking, it's that simple!

You work hard for your money, we make it easy to access.

- 100% Free. No monthly maintenance fees, ever!
- Get Paid Early. Receive your Direct Deposit¹ up to two days sooner.
- 24/7 access with Online & Mobile Banking².
- Use 110,000 ATMs worldwide.

Visit AboundCU.com to get started and enjoy smarter, easier checking.

 **HOME LOANS**

You find the perfect home. We make it happen.

We make home buying easy and affordable, with great rates and local experts to guide you each step of the way.



Buy a Home

No money down? No problem. We'll help you find the best Home Loan options and walk you through every step.



Refinance Your Home

Save money with the payment you need and the rate you deserve. We'll help you get a better rate and lower your monthly payments.



Build a Home

From Land Loans to Construction Loans, our local advisors make financing simple.

View your options, calculate your mortgage payment or apply at AboundCU.com!

1: Get Paid Early- Must have active Abound Credit Union account with active Direct Deposit. Get Paid Early is subject to when we receive pay information from the Federal Reserve. 2: Carrier rates may apply for data usage.



AUTO LOANS

With interest rates among the best in Kentucky, you save and can do more.

Affordable Auto Loans

Now is the perfect time for your road trip! You already know we're the best place for your Auto Loan. Did you know that we have loans for all types of recreational vehicles? Whether you want to experience the thrill of riding your motorcycle, enjoy cross-country RV trips with your family or feel the breeze on your face while you relax on your boat; Abound Credit Union can help get your adventure started.



As
Low
As

2.59%^{APR*}

Transfer your loan here and save more!

Show us your payments and let us see if we can save you money.

It's easy to apply online – visit AboundCU.com to get started.

*Annual Percentage Rate. Quoted rate is fixed for new vehicles and is based on credit worthiness, qualifications and collateral conditions. All loans are subject to approval. Rate applicable to new purchases or external refinancing only with a vehicle that has 60% Loan to Value. Vehicle must be 2018 or newer for 2.59% APR to apply. Rates subject to change at any time.

FINANCIAL EDUCATION

Financial Education keeps everyone talking.

In our first year of pushing toward a smarter Kentucky in our classrooms, we've been to ten schools and taught more than 1,300 students. What difference does this make? Think about how you spend 3,000 hours. Turn that around and you'll see that we've spent this much time educating our students, on our clock and with our resources, because we know what doors financial literacy can open in one single life. With this digital program, we've developed six financial education lessons for fourth through sixth graders, providing supplemental lesson plans, engaging discussion guides and real-time student score reports to assist teachers in the classroom.

Our financial education initiatives don't end with elementary students. We have a full-range of online educational tools for adults, too. We're creating possibilities for everyone. Furthermore, our veterans are learning to build and grow their small businesses because of our annual Operation Veterans 2 Entrepreneurs event, in partnership with Small Business Development Center (SBDC) that we are proud to host.

It's never too late to learn.



We're awarding \$25,000 to high school seniors, with the Howard Roush Memorial Scholarship.

We're excited to quadruple the amount of money we've set aside to support higher education in Kentucky. This is an opportunity for our high school seniors, who are Members, to shine bright and get recognized for it. We ask seniors to submit an essay or three to five-minute video, explaining what financial independence means to them. From the applicant pool, we select ten qualifying seniors and award each of them \$2,500. Do you have a high school junior searching for scholarships for the upcoming 2020-21 school year? Get them in an account now and they will be eligible to apply for the Roush Scholarship in 2021.



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Join us May 12

Annual Meeting

Mark your calendar now for Abound's 69th Annual Business Meeting at the Performing Arts Center located inside John Hardin High School on Tuesday, May 12, 2020. Don't miss this opportunity to:

- enjoy complimentary refreshments
- enjoy entertainment from The Ladies for Liberty
- watch a comedy show by Greg Claassen
- win door Prizes

The evening will begin with Abound's Board of Directors reviewing the financial highlights of a successful 2019 and will continue with refreshments and entertainment for the whole family.

Doors open at 5pm. Business meeting begins at 5:30pm.

Plus, the Credit Union will announce scholarship winners!

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



AboundCU.com | 800.285.5669

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

