



THE CORNERSTONE
AUTUMN EDITION



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Possibilities Abound.

AboundCU.com | 800.285.5669

You complete our circle.



“Abound is saving me more than \$24,000 in interest...”

I found the vehicle I’ve been wanting for a long time. I took a high interest rate and felt uneasy with my high payment. Abound beat it the same day I asked! I went from a \$1,600 monthly payment, down to \$405 a month. Abound is saving me more than \$24,000 in interest on my Auto Loan!

— Pershing Branch Member

“I could buy a boat...”

I saw the RV Loan advertisements and thought it was worth asking. Our family RV was financed with another lender, at a 10.9% interest rate. Abound cut this rate in half! I’m now saving \$38,043 in interest on the life of my loan. I could buy a boat with how much Abound is saving me in interest on ONE loan!

— Shepherdsville Branch Member



“...Abound kept us from paying \$11,000...”

We were talking with another lender about refinancing our home for remodeling costs. The lender requested paperwork, which Abound was happy to pull for us. While chatting at the Dixie branch, we learned the closing costs charged by this lender were ridiculously expensive! Abound suggested using our existing equity and raising the small Home Equity Line of Credit that we already have through Abound. It was a no brainer! Abound kept us from paying \$11,000 in unnecessary closing costs!

— Dixie Branch Member



President’s Message

Possibilities Abound.

Making It Possible, Together

As an Abound Member, you’ve made a powerful choice to keep your money local, strengthening our communities and ensuring that Possibilities Abound for our fellow Kentuckians. You’re also directly benefiting from the cooperative model of banking. In 2020 alone, the Credit Union delivered more than \$17 million* in direct financial benefits to members. This means more money in your pocket through lower loan rates, higher savings rates and fewer fees.

How much more could you be saving? If you or your family members have loans or deposit accounts elsewhere, now’s the time to calculate your potential savings online at [AboundCU.com](https://www.aboundcu.com) or stop by a branch to discuss your options.

The strength of Abound Credit Union and our people-over-profit structure also allows us to provide free Financial Education for thousands of elementary, middle and high school students, veterans and adults of all ages. This commitment to education, along with our long-term community partnerships with Baptist Health Hardin, USA Cares and many other non-profit organizations, benefit military families and all Kentuckians in our service areas.

In fact, our dedication to financial education and community responsibility was recently recognized with three first place awards. The Credit Union won the Dora Maxwell Social Responsibility Community Service Award, the Alphonse Desjardins Youth Financial Education Award, and the Alphonse Desjardins Adult Financial Education Award. These statewide awards, which are sponsored by the Kentucky Credit Union League and Credit Union National Association, specifically recognized Abound’s major investment in military and community health along with our expanded financial education programs. Together, we’re making brighter futures and healthier communities possible. Thank you for your support and active Membership.

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO

*For details on calculations. Visit <https://www.aboundcu.com/AboundCU/media/Images/MBR7000.pdf>



AUTO LOANS



Lower your monthly payments

FINISH YOUR YEAR STRONGER!

Wow! Rates as low as 1.95% APR* on Auto Loans could save you big.



Pay your loan off sooner!
You save more with lower payments.



Move your loan
Borrowing somewhere else?
Move it now!



Same day approval
Apply online, call
80.285.5669 or visit us!

It's easy, at AboundCU.com

*Annual Percentage Rate. Quoted rate is fixed for vehicles model year 2019 and newer 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% LTV (Loan to Value). Vehicle must be 2019 or newer for quoted APR to apply. Rates subject to change at any time. Car Loan Example: A fixed \$10,000 loan for 48 months @ 1.95% APR is a \$216.73 payment with no payment protection.



PERSONAL LOANS

Make life more affordable

Abound's Personal Loans help you get the money you need. Fast.

No collateral required, we only need your signature

Borrow up to **\$25,000**

Rates as low as **6.74% APR****

Apply online at **AboundCU.com**

**APR - Annual Percentage Rate. Loan and payment terms are subject to credit review. Must have direct deposit into an Abound Checking or Savings Account for .25 rate discount to qualify for quoted rate. Example: All loans are subject to approval. 6.74% is based on 48 monthly payments of \$238.25 per \$10,000 borrowed. APR is subject to change at any time.

Treat yourself with 5% cash back on Amazon



Add your Abound Platinum Visa® Card to Amazon and start your holiday shopping now! Earn 5% cash back for every dollar you spend! It's easy.

- Periodic rotation of additional cash back specials
- 5% cash back on gas*
- 1% cash back on all other purchases**
- No annual fees

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

* 1 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. Rewards are earned per statement cycle. Offer valid October 1 - December 31, 2021. ** 3% Visa® cash advance fee. Rates and terms are subject to credit approval. Subject to \$10 Membership Fee if not already a member.

Move your home loan. Save big.

We're here for all of it! Whether you're buying a new home, refinancing or want to pull some cash out of your home's equity, our Abound loan experts know what to do.

Connect with us today! Call 800.285.5669, AboundCU.com or visit one of our branches! Calculating your savings is easy.



BOARD OF DIRECTORS



Possibilities Abound.

Board of Directors: Nominations

The Nominating Committee met on September 9 to select the nominees from the submitted board applications. The Committee properly submitted for four open 2022 Board of Directors positions. The nominees are:

Jo Exler
George Pennington
Bob Roush
Cathy (Pierce) Groner

Three positions are
three-year terms
and one position is a
one-year term.

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, 2021 and sent to:

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

Board of Directors

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

Executive Staff

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