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Hi! I'm Mama Equity!  
You might remember me from Abound's newsletters in the '90's. I go by Glam-ma now and I'm ready to share my journey from a stressed out Mama to a zen Glam-ma with the help of Abound Credit Union. I'll be sharing financial success tips and tricks, and walk with you on your path to financial wellness. Look for me in upcoming issues of the Cornerstone Newsletter and Blog.

XOXO,  
*Mama*



**Abound**  
**is for LIVING.**

# You complete our circle.



**“I work for another financial institution, yet I still trust Abound to give me the best options.”**

A Personal Loan is exactly what I needed to consolidate my \$21,000 in credit card debt. I work for another financial institution, yet I still trust Abound to give me the best options. This loan is saving me more than \$100 a month. Had I continued my previous payments on each card, it would've taken me more than a decade to get it paid down. Plus, Abound's electronic-signature process is impressive!

— **Campbellsville Member**

**“I wasn't an Abound Member, but quickly learned I was missing out!”**

I stopped in at the Bardstown Branch hoping they could lower my truck payment. I wasn't an Abound Member, but quickly learned I was missing out! I was paying more than \$800 a month with a interest rate at nearly 25%. The branch was able to refinance my loan by cutting the interest rate in half and lowering my monthly payment by nearly \$200. In total, I'm now saving nearly \$15,000 in interest!

— **Bardstown Member**



**Come see us!**

ASK ABOUT OUR 75TH ANNIVERSARY GIFT.

*(while supplies last at each show)*

**SOKY Bridal Expo | Sunday, January 19**  
WKU Knicely Conference Center in Bowling Green, KY

**Louisville Boat, RV & Sportshow | January 22-26**  
Kentucky Expo Center, Louisville, KY

**2025 Home Expo | February 28-March 2**  
Friday 5pm-8pm / Saturday 10am-5pm / Sunday 1pm-5pm  
Sloan Convention Center in Bowling Green, KY



# President's Message

## Abound is for LIVING.

### Celebrating 75-Years of Your Financial Success

*This year marks a big milestone – Abound is turning 75! And it's all because of Members like you.*

In 1950, ten Members started the Credit Union with a combined total of \$1,000 and a clear mission – to help their fellow Members achieve more. Now, three-quarters of a century later, Abound is proudly continuing that mission. Together, we're improving the lives of Kentuckians every day. Our Financial Education programs reach thousands of local students each year and our dedicated team provides customized resources for Veterans and adults of all ages.

### Keeping More Money in Your Pocket

Abound is for saving you money. In fact, *Members saved a total of over \$39.8 million<sup>1</sup> in the past year!*

A big chunk of that savings came from our lower loan rates, which saved Members more than \$18.9 million, and our lower fees. In total, Members paid \$1.7 million less in fees in 2023<sup>1</sup>. *Those everyday savings add up over time, helping build a stronger future for individuals, families and local communities.*

### Making Home Happen

Homeownership is one of the biggest financial goals our Members have and with Abound's help, it's closer than you may think.

With Home Loan solutions that offer up to 100% financing<sup>2</sup>, Veterans Administration (VA) loans with no money down and more, our experienced Mortgage lenders are here to help guide you through each step of the process. Whether you're looking to buy a home, build one from scratch, acquire land, purchase investment property or just access your home's increasing equity, Abound's local team is here to help.

### Small Businesses Start Here

From our annual Veterans 2 Entrepreneurs educational workshops to money-saving Commercial Real Estate Loans and full suite of Business Services, Abound is for small business owners.

We know that when Veterans and others start small businesses in our communities, everyone benefits. That's why Abound is committed to providing the education, trustworthy advice and solutions entrepreneurs need to make their dreams a reality. Ask a friendly Abound Team Member about how your business could benefit from enrolling in CashBack+<sup>3</sup> to up your gift card sales.

### Helping You Achieve Your Goals

No matter what your financial goals are, Abound is for helping you achieve them. Not sure where to start? Give us a call, send us a secure message or stop by a branch to discuss your goals with a friendly Abound Team Member.

Thank you for your Membership and for helping us celebrate 75 amazing years!

*We look forward to serving you and your family for many more to come.*

Sincerely,

**RAYMOND H. SPRINGSTEEN**  
PRESIDENT / CEO



<sup>1</sup>Source: Datatrac Report

<sup>2</sup>All loan applications subject to credit approval. Not all borrowers will qualify for 100% financing for Home Loans.  
<sup>3</sup>CashBack+ is managed and operated through Prizeout, LLC in partnership with Abound Credit Union. Prizeout is responsible for the Merchant participation program in CashBack+. Abound Credit Union offers the CashBack+ gift card program to its Members in accordance with all applicable regulations. For questions, please contact Prizeout at prizeout.com.

# Abound is for *Life Without Limits.*

With a Home Equity Line of Credit (HELOC), the possibilities are endless. And the price is right.

Home remodel or repair in your future? Want to consolidate debt, pay for college, throw a wedding or cover medical bills? Dreaming of a once-in-a-lifetime vacation?

You name it, and an affordable HELOC can make it happen!

- Get access to a line of credit you can use as often as you want for almost any purpose
- Borrow up to 100% of your home's equity\*
- Flexible terms and affordable payments
- No annual fees

## Ready to Apply?

Contact us to keep life moving forward and your finances on track.



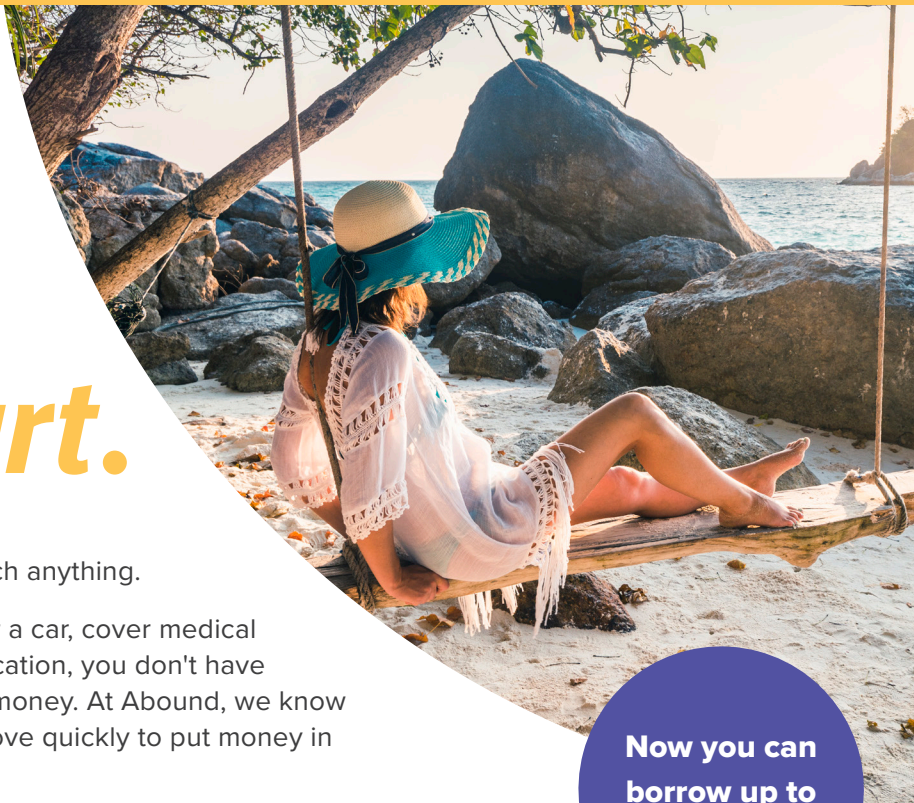
LEARN  
MORE OR  
APPLY  
ONLINE



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

\*Rates and terms are subject to credit approval. Eligibility open to Kentucky residents or residents in Indiana who reside within a 50 mile radius of any Abound Credit Union branch location. Please contact us for eligible counties in Indiana. Subject to \$10 membership fee, if not already a Member. Subject to \$249 application fee.

# We're for A Fresh Start.



What can you spend the money on? Pretty much anything.

When you need to replace an appliance, repair a car, cover medical costs or make a down payment on a dream vacation, you don't have weeks or months to wait around for your loan money. At Abound, we know that speed is often of the essence and we'll move quickly to put money in your pocket.

- o Money for just about any purpose
- o No collateral necessary - just a signature required
- o Immediate access, as money can be deposited directly into your Abound account.
- o Schedule automatic payments through Online & Mobile Banking\*

Now you can  
borrow up to  
\$35,000!

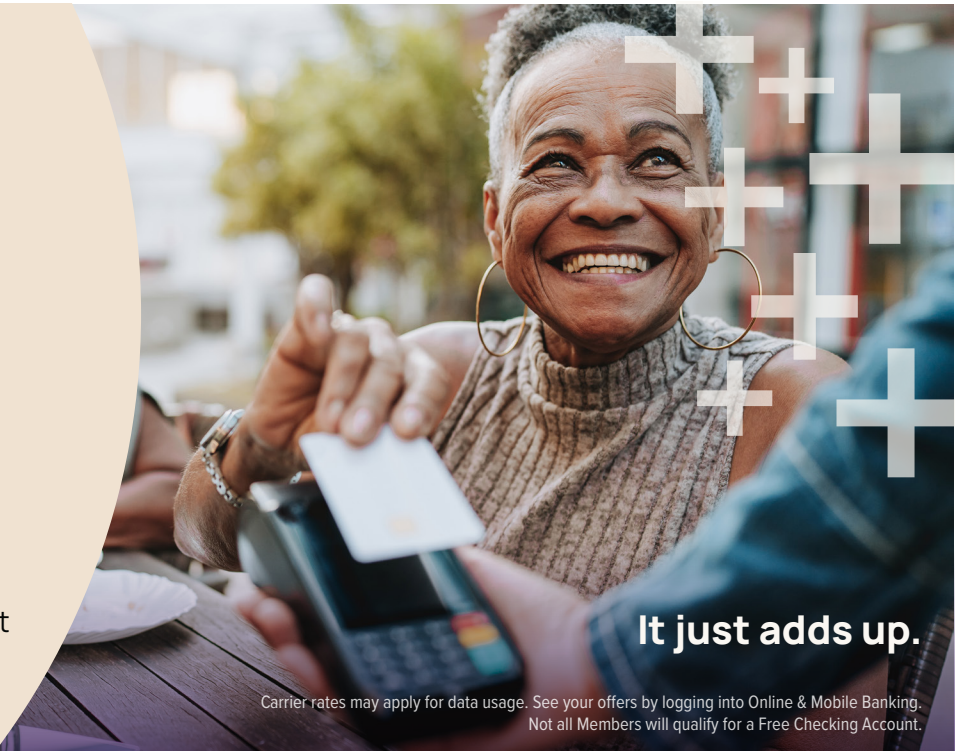
Just because it's personal, doesn't mean you're alone. **Connect with us, today!**

\*Carrier rates may apply for data usage.

## FREE Checking with CashBack+ from Abound Credit Union

As a Member this new benefit  
is now available to you.

- 1 Browse gift cards
- 2 Purchase with your Checking Account
- 3 Earn instant cash back



It just adds up.

Carrier rates may apply for data usage. See your offers by logging into Online & Mobile Banking. Not all Members will qualify for a Free Checking Account.

2025

# Board of Directors Nominees



## GEORGE PENNINGTON

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As a veteran and retired teacher, I currently have the privilege of volunteering/serving as the Board Vice-Chairman, Treasurer, & Secretary, and serve/served on the Asset Liability, Loan Review, Pension & Benefits, Supervisory (Audit), Board-CEO Relations, & Governance Committees. 2025 marks my 49th year as a part of the Credit Union movement, 33rd year as a Member of Abound, and 14th year as a volunteer for Abound Credit Union. As an old Econ student, I feel that I am qualified to continue our efforts in helping our Credit Union improve the financial lives of our Members.



## RICHARD "RICK" EMBRY

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I am from Leitchfield. My life has been service to others. First family, my church, and our community. Elected to our city council at 26, and in 2018 as Mayor of Leitchfield. I have served on our fair board, fire department, school board, and utilities commission. I'm a retired USPS employee; also owned a small grocery and bicycle shop. Member of our Credit Union since 1996. I see firsthand how their presence in our community has improved our lives. As a Member of the Board I would like to see the continued growth of Abound. I humbly ask for your support.



## MIKE BIGGS

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I am respectfully seeking your vote for the volunteer Board of Directors at Abound Credit Union. I am a fiscal conservative, currently serving a second term as an Associate Board Member. I strongly support Leadership's continued focus on Member-first services, financial soundness, operational fitness, and sustainable growth. My professional path includes an MBA from Bellarmine University and a 32-year career with Snap-on Tools, retiring as a Vice-President of Power Tools. Married for 47 years, I am a native of Hardin County. I am committed to our Credit Union's efforts to improve Member's financial lives. I humbly ask for your vote.



## LUCY OLDHAM

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I am currently a Member of the Credit Union and running to serve as a Board Member. I currently serve on the Foster Care Review Board of Kentucky, and I believe with my background of working in Benefits and Payroll, that I would be a great asset to serve on the Board for the Credit Union. I would work to continue to provide more and better services to you, the Members.

### VOTING ELIGIBILITY & INSTRUCTIONS:

Eligible voting members are asked to vote for up to three (3) of the nine (9) nominated candidates for the Board of Directors. All candidates have met eligibility requirements and were nominated by the Nominating Committee in accordance with Credit Union Bylaws.

Eligible voting members must be 18 years of age or older at the time the vote is cast. Members voting by paper ballot are required to provide their unique Election ID and signature to verify eligibility to vote. Members voting electronically are required to provide their unique Election ID or Account Number and the last four digits of their social security number to verify eligibility to vote. All requested member information must be included for the ballot to be counted and all member information will be kept in strictest confidence. Only members who are listed as the 'primary' account holder, as prescribed by the NCUA, are provided official ballots.

*Disclosures continued on page 6*



## MARY JO KING

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Abound exists to strengthen the financial well-being of Members. I've supported that vision as a volunteer for over 13 years on the Supervisory Committee and as an Associate Board Member. I believe I can represent Members' interests and needs as an effective voice on the Board. I've expanded my knowledge through conferences sponsored by credit union organizations, and by completing all required online training courses. After 22 years as Marketing Director at ECTC, I retired and now volunteer for Friends of Hardin County Animal Shelter, Warm Blessings, and work part-time for Family Scholar House. I appreciate your support.



## STEPHANIE BOWMAN

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I have had the honor of serving on the Supervisory Committee and as an Associate Board Member the past 5 years and have been a Member for over 30 years. I would like to continue my service as a Board Member as I believe in Abound's mission of making more financial products/services available to more people and the impact its financial literacy program is having in the communities. I truly believe in the Credit Union's focus on assisting Members in achieving financial success, stability, and a better quality of life and would like to continue serving this community minded organization.



## JO EXLER

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It has been my privilege to have been an Abound volunteer (Director and Supervisory Committee) for over 30 years. I've served in Supervisory Committee Chair, Board Chair, Vice-Chair, Treasurer, and Secretary positions on numerous occasions. I have kept abreast of issues facing our Credit Union through educational opportunities. With my 30+ years of experience as a government auditor, I bring accounting/auditing expertise to the Board. My focus is on decisions that complement our mission to improve financial lives of our Members. If I am re-elected, I will continue to work towards ensuring that Abound remains safe, sound, and secure.



## ROBERT H. ROUSH

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I ask for your vote to serve another term as your volunteer advocate on the Board that has strategically guided the Credit Union (CU) to unparalleled success over the past 10 years. I am the only Board Member with extensive CU operational (23 years) and strategic (8+ years) experience. I will work hard to help maintain/improve the CU's strong financial strength and keep the CU Member-centric (concentrated on great savings/loan rates and superior products/services). I will always keep your valued trust/important investment in the CU forefront in all I do. Thank you.



## CHARLENE EASTER

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I have volunteered with Abound Credit Union for over 10 years, serving on the Supervisory Committee and currently as an Associate Board Member. My commitment to continuous learning has led me to complete numerous training sessions, including the CUNA Volunteer Achievement and Leadership Program. These experiences have provided me with a strong understanding of credit union policies and procedures. With a service-oriented professional background, I am committed to advocating for the best interests of our Members and communities. I am seeking your support to continue serving as a Board of Directors Member, ensuring responsible leadership and member-focused decision-making.

Completed ballots, which must include selection of no more than three (3) candidates and all requested member information, must be postmarked in the envelope provided or completed through the secure electronic voting portal at [aboundcu.cuballot.com](http://aboundcu.cuballot.com) by March 1, 2025 to be counted. Ballots will not be accepted at branches.

## ROUSH SCHOLARSHIP

WE CAN  
HELP YOUR  
STUDENT  
PAY FOR  
COLLEGE!

# \$25,000 in College Scholarships in 2025

APPLY  
JANUARY 1  
THROUGH  
MARCH 31,  
2025



**IN 2025, WE'RE PAYING OUT A TOTAL OF \$25,000 IN SCHOLARSHIPS TO TEN DESERVING HIGH SCHOOL SENIORS IN ABOUND'S SERVICE AREA.**

The scholarships, designated the Howard Roush Memorial Scholarship, symbolize our learning-driven culture and emphasis on continual growth and development.

Do you know a learning-driven student looking to save for life's big step?

Answer our scholarship question and let's see what's possible:  
*"Provide details on how your choice of college / university and career field may impact your overall level of financial independence in your future after your education is complete."*

Apply January 1 through March 31, 2025 at:  
[AboundCU.com/Roush-Scholarship](https://AboundCU.com/Roush-Scholarship)

By submitting any content, you grant the Abound Credit Union the right to repurpose your content in any and all of our affiliate websites, including social media channels, print, video and other media; we can include your likeness (your profile photograph/picture) without payment or any other consideration. The following persons are NOT eligible to enter the Howard Roush Memorial Scholarship Program: Abound Federal Credit Union employees, affiliates, subsidiaries, advertising/promotional agencies, volunteers and immediate family members (spouse, parents, siblings and children) of volunteers and staff. Student applicant must have an established primary membership with Abound Credit Union prior to December 31, 2024.

### Board of Directors

**Wanda Parker**, Chair  
**George Pennington**, Vice Chairman  
**Robert H. Roush**, Treasurer  
**Jo Exler**, Secretary  
**Henry Wheatley**  
**J. Marvin Hawk**  
**Richard L. Ardisson**  
**Cathy (Pierce) Groner**  
**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 Mandarino**, Chief Marketing Officer  
**Shelley Mitchell**, Chief Strategy Officer  
**Marc Prasch**, Chief Operating Officer