



THE CORNERSTONE SUMMER EDITION

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Now Accepting Applications



Abound is for **LIVING.**

AboundCU.com

You complete our circle.



“Abound saved me over \$27,400 in interest!”

I was stressed and stuck in a high-interest loan that felt like it would never end. I honestly didn't know I had any other options—I thought I had to just keep going with the terms I had. Then I talked to an Abound Team Member, and everything changed. They walked me through the refinancing process, helped me qualify for a lower interest rate and even shortened my loan term. Abound saved me over \$27,400 in interest!

— **Shepherdsville Member**

“Helped me save over \$150 in monthly payments.”

I had two loans at another financial institution, and it never crossed my mind to check the interest rates—turns out they were both over 20%! When I sat down with an Abound Team Member, they opened my eyes to how much I was really paying. Together, we consolidated my loans into one simple Personal Loan with a much lower rate. Not only is my life easier with one monthly payment, but I'm also saving over \$150 each month.

— **Leitchfield Member**



“Helped me reach my savings goal.”

I love going on cruises and take several trips each year. When I discovered Carnival was part of Abound's CashBack+ program, I jumped on it! With access to CashBack+ through Abound's Checking Account, I bought several gift cards and earned over \$300 in cash back. That extra money helped me reach my savings goal for my next trip.

— **Danville Member**



President's Message

Abound is for LIVING.



2025 Annual Business Meeting, Celebrating our 75th Anniversary

This year's Annual Business Meeting held some surprises for those who attended. On behalf of the Board of Directors, we announced our brand-new Opportunities Abound Foundation! The Board has approved a \$75,000 donation to jump start the Foundation's new Affordable Housing Grant Program. This will provide 15 \$5,000 grants to first-time homebuyers in our communities to assist with their down payments and closing costs. These grants will be available on a first-come, first-serve basis, with application acceptance opening soon.

Homeownership is an important building block for a successful financial future. With increasing housing costs, it was clear that assisting in this area would be a key focus for the Foundation. As with everything we do, our focus is on making more possible for our Members.

The new Opportunities Abound Foundation helps provide Renewable Scholarships.

Aligned with the opportunities that Abound makes possible in Kentucky, the foundation was created as a 501(c)(3) charity, which means contributions to help strengthen local communities are now tax deductible. The Foundation will focus on affordable housing and higher education.

In addition to its new Affordable Housing Grant Program, the Foundation is enhancing the structure of its \$25,000 Roush Memorial Scholarship Program. The annual, \$2,500 college scholarships (for 10 seniors total) will now be renewable for eligible recipients for up to four years. This means each recipient could earn a total of up to \$10,000 to help support their higher education goals.

The Howard Roush Memorial Scholarship is an important example of how we're supporting the academic success of tomorrow's leaders. We're committed to the long-term and this scholarship's new, renewable structure reflects that.

Students applying for the 2026 Roush Scholarship may begin submitting applications starting January 1, 2026. Please encourage the college-bound students in your life to apply. Visit AboundCU.com to learn eligibility details.

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO



Check out
highlights
of the Annual
Meeting!
Scan me!



Roush Scholarship WINNERS

The Howard Roush Memorial Scholarship symbolizes our learning-driven culture and emphasis on growth, development and Financial Education. Abound Credit Union supports students everywhere we have branches.



AARON
WALKER



ADRIANNA
PEREZ



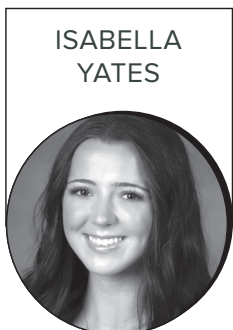
CLARA
MATTESON



EMERSON
McNEILLY



EMILY
DETRE



ISABELLA
YATES



JAYLA
ALLEN



JOLIE
COSTELLOW



MAX
LEE



RILEY
SPROWLES

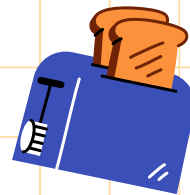
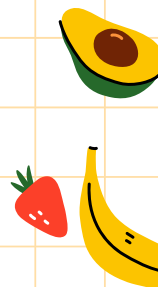
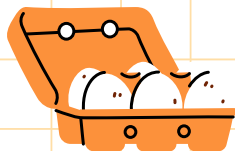
Big News!

Starting this year, each recipient's \$2,500 annual scholarship is **renewable** for up to four years total, as part of the brand new Opportunities Abound Foundation!

Class of 2026 high school seniors can submit their scholarship application at AboundCU.com, January 1 – March 31, 2026.

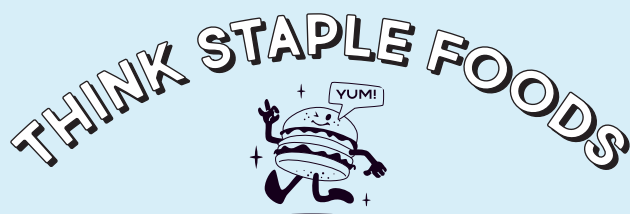


 opportunities abound
FOUNDATION



Back2School Eats

EATING HEALTHY DOESN'T HAVE TO BREAK THE BANK.
HAVE FUN MAKING YOUR STUDENT'S LUNCHES WITH THEM.



BUILD YOUR OWN

Headliners

Pasta salad, sandwiches, quesadillas,
lettuce wraps, hummus & veggies,
taco salad, chicken salad

Proteins

turkey, ham, chicken, canned tuna,
eggs, beans, hummus or yogurt

Grains

whole-wheat bread or crackers,
seed mixes

Produce

fresh, frozen or canned all works

Dairy

sliced or cubed cheese

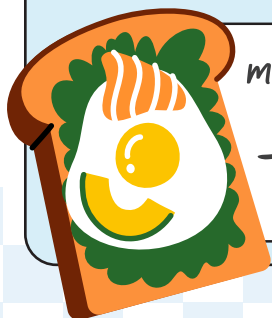
WHAT TO AVOID

individually packaged snacks
expensive fruit cups and drink boxes
disposable packaging
overpacking portions
buy on the fly

BEST PRACTICES

buy in bulk
portioning yourself is cheaper
invest in quality, reusable containers
shop sales
prep ahead
utilize those leftovers

Task your students to list out items they'd like to see in their lunchboxes.
Switch it up from month to month and add in a surprise note, too!



meal ideas

snack ideas

Empower Your Equity.

Let me tell you I've leaned on my Home Equity Line of Credit for just about everything over the years. From renovations to dream family vacations, my HELOC has always had my back and it's ready to have yours too.

Raising a family has taught me a lot, but one lesson I swear by: knowing how to make the most of your home's equity. A HELOC helps keep your finances on track while giving you the flexibility to manage life's curveballs and plan those sunny getaways too.

You've poured time, energy and heart into your home – now it's time to tap into that value and make it work for your goals. Whether you're reimagining your backyard or planning for vacation, your HELOC is ready when you are.

Your HELOC isn't a one-and-done deal; it's there when you need it. It moves at your pace, on your terms, for what matters most to you.

Here's why I love it:

- Monthly payments can be interest-only for the first ten years
- You only pay on what you use
- Flexible terms
- Affordable payments

And get this – in today's digital world, you can transfer your funds directly to your Checking Account with Online & Mobile Banking*. Knowing my financial options makes me smarter, too!

Don't stress this summer. You've worked hard to build the equity in your home, so you should feel the flexibility of a HELOC. You're sitting inside the next step to your financial freedom!

XOXO,
Mama



Insured by NCUA. Equal Opportunity Lender. Equal Housing Lender.
Rates and terms are subject to credit approval. Eligibility open to Kentucky or Indiana residents. Please contact us for eligible counties in Indiana. Subject to \$10 membership fee, if not already a Member. Subject to \$249 application fee.

*Carrier rates may apply.

High Yield Savings Account



FREE Checking



Check out our
GREAT RATES on
High Yield Savings
Accounts!

Best Combo Deal Around

HOW ARE YOUR NEW YEAR'S RESOLUTIONS HOLDING UP? NEED TO REEVALUATE SAVINGS AND SPENDING GOALS? *LET'S RECOMMIT!*

Maybe you've never saved - like ever. Or, maybe you're a pro-saver and know exactly how to shift your money around. Either way, this is the account that could launch your savings journey!

Our High-Yield Savings Account is a powerful tool to help you land where you want to. *Get our great rates today!*

- ✓ **It's OK to start small** – You don't have to have a huge chunk of money in there to get incredible return. There's no minimum balance and you get our best rates when you save up to \$5,000¹.
- ✓ **Higher earnings** - Watch your money grow faster with competitive, market-leading rates¹.
- ✓ **It's easy** - Dividends are paid monthly, so your balance grows even when you're idle¹.
- ✓ **Smart money moves** - Pair it with our feature-packed Free Checking Account with Cashback+² and easy to use Digital Banking Mobile App² to Get Paid Early³ and for a seamless money management experience that will skyrocket your money's potential!

¹Dividend rates are variable and may be changed or discontinued at any time. Current rates can be found at [AboundCU.com/deposit-rates](https://aboundcu.com/deposit-rates). A blended annual percentage yield (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.

²See your offers by logging into Online & Mobile Banking. Carrier rates may apply for data usage.

³Must have active Abound Credit Union account with direct deposit. Get Paid Early is subject to when we receive pay information from the Federal Reserve.

UP & COMING

Emails with a
link to purchase
should arrive in
early August

PRESENTING
RAGTIME
THE MUSICAL

Reserve your
FREE seats

Follow three families in pursuit of the American Dream

PERFORMANCE SPONSORED BY ABOUND

Free Fridays | September 19 & 26

**Hardin County Schools
Performing Arts Center**

Board of Directors: NOW ACCEPTING APPLICATIONS

APPLY BY AUGUST 15

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, 2025. You may request an application online at AboundCU.com/Board-Application-Form or applications may 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 2025 edition of "The Cornerstone" and will be on the ballot to be mailed to Members in January 2026, 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.

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
Shelley Mitchell, Executive Vice President
Jake Darabos, Chief Finance & Admin. Officer
Chuck Eads, Chief Lending Officer
Jill Krimm, Chief People Officer
Susan Mandarin, Chief Marketing Officer
Marc Prasch, Chief Operating Officer