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 **Abound**
is for LIVING.

You complete our circle.



“I’ll save more than \$14,000 in interest!”

My car payment had become a major source of stress – paying over \$800 a month to another financial institution! That changed when I sat down with an Abound Team Member. They helped me refinance at a lower rate, and my payment dropped by over \$300 a month. Over time, I’ll save more than \$14,000 in interest! That’s life-changing money for me and my family.

— Elizabethtown Member

“I finally have a real plan to become debt-free”

My credit card debt felt never-ending. I was juggling multiple cards and paying over \$400 a month, just in minimum payments. When I visited the Leitchfield Branch, they suggested a Personal Loan. It turned out to be exactly what I needed! Now, all my balances are combined into one simple payment, and I pay less than \$100 a month. I finally have a real plan to become debt-free.

— Leitchfield Member



“We’re so glad we made the switch to Abound”

Positive Google Reviews led us to the Glasgow Branch. We had several credit cards with interest rates over 25%, and the monthly payments were getting harder to manage. Abound took the time to understand our situation and helped us get approved for a Personal Loan. Not only were we able to pay off those cards, but it also lowered our monthly payments by over \$200. We’re so glad we made the switch to Abound!

— Glasgow Member



Hi, it's Mama Equity!
In my time, I've discovered that the beginning of the new year is perfect for resetting not only your mindset, but your financial habits too. See more on page 4 about how a Home Equity Line of Credit can help you strengthen your finances this year.

XOXO.
Mama





President's Message

Abound is for LIVING.

We're For Honoring Veterans

Nearly half of our 400 Team Members volunteer in classrooms of all ages. In 2025, our Financial Wellness Team reached nearly 22,000 students across Kentucky. Educators interested in aligning our lessons with their curriculum can scan the QR code below. *All lessons meet Kentucky Department of Education standards.*

Serving Those Who Serve

We were honored to host Veterans again at our annual Veterans2Entrepreneurs workshop in Radcliff, KY. More than 80 attendees gathered to share resources supporting Veterans pursuing small business ownership. This workshop is free for all local Veterans. Registration for 2026 will open in the fall.

Our long-standing partnership with Elizabethtown Community and Technical College (ECTC) Military Education Associate continues to make a difference. During the fall government shutdown, our support provided \$4,500 in scholarships to six military students at risk of dropping out due to financial hardship—helping ensure a successful semester.

In Celebration

In 2025, our Team dedicated the entire year to giving back to the communities that have supported us for more than seven decades. In celebration of our 75th Anniversary, you may have seen us covering grocery bills, visiting children at local hospitals, donating to Veterans, or filling up gas tanks. Some of you may have enjoyed complimentary entry to water parks, a round of mini golf with your family, or a fun day at the pumpkin patch.

On behalf of the entire Abound Team, **thank you for trusting us for 75 years—**
and here's to many more!

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO

WANT US
IN YOUR
CLASSROOM?

LEARN
MORE!



Start your new year on better terms.

REACH YOUR MAX SAVING POTENTIAL

Embrace 2026 by consolidating your higher-rate debt with Abound. Consolidation can help you lower monthly payments, reduce interest rates and pay off debt faster! Here's how you can simplify your finances:



HOME EQUITY LINE OF CREDIT (HELOC)

- Borrow up to 100% of your home's equity¹
- Flexible terms and affordable payments.
- Enjoy a revolving line of credit you can use whenever you need.
- Access funds anytime through Online & Mobile Banking*.



PERSONAL LOAN

- Borrow up to \$35,000 for almost any purpose.
- No collateral needed, just your signature!
- Instant access to funds deposited directly in your Abound account.
- Fixed payments to make budgeting each month simple.

Not sure which option fits your goals? Stop by your nearest branch or call us today, our friendly team is here to help you find the best solution for your needs.

Talk to an Abound Team Member today to learn more or apply online at AboundCU.com.

All loans are subject to credit approval.
¹Rates and terms are subject to credit approval. Eligibility open to Kentucky or Indiana residents.
Subject to \$10 membership fee, if not already a Member. Subject to \$249 application fee.
*Carrier rates may apply for data usage.



SAVINGS CHALLENGE: Save \$2,026 in 2026!

Starting the new year with a clear goal can be the spark that keeps you motivated. Think of 2026 as your fresh start, a time to reset your spending habits and build better saving routines. This challenge breaks your goal into smaller, achievable steps:

WEEKLY APPROACH

Because there are 53 weeks in 2026, you will want to save \$38.23 each week to stay on course. For more flexibility, you can adjust your savings by setting aside smaller amounts during high-expense weeks and allocating more during lower-expense ones.

OR

MONTHLY APPROACH

If you prefer fewer deposits, save \$168.83 each month and watch your balance grow throughout the year.



Smart saving tip: Automate your deposits to your Abound Savings Account for steady, effortless progress.



HIGH YIELD SAVINGS AT ABOUND!

Want to boost your earnings? Our High-Yield Savings Account offers market-leading rates¹, so your money grows faster. You get our best rates when you save up to \$5,000¹. No minimum deposit is required.

¹Dividend rates are variable and may be changed or discontinued at any time. Current rates can be found at 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.

2026

Board of Directors Nominees



MIKE BIGGS

I currently have the privilege of serving as a volunteer Associate Board Member. I would like to continue serving as a Board Director. I have served on the Asset/liability, Loan Review, Governance, and Pension and Benefits committees. As a fiscal conservative, I support Leadership's focus on member first services, financial soundness, operational fitness, and sustainable growth. My background includes an MBA from Bellarmine University and I retired as a Vice-President at Snap-on Tools. I am a native of Hardin County and a 30+ year member. Thank you for your consideration.



J. MARVIN HAWK

It has been my privilege to serve on the Board of Directors for over 44 years. During this time, I have seen the credit union grow from \$52 million in assets to over \$2.5 billion today. I have served multiple terms as Board Chairman, Vice-Chairman, Treasurer and Secretary. For my efforts on the board, I have been named Outstanding Director in Kentucky (2011), Outstanding National Director of the Year by CUES (2017) and NAFCU (2018) and was elected into the DCUC Hall of Honor (2016). I will continue to work toward providing more and better services to you the members.



MARY JO KING

Abound exists to strengthen your financial health. I've supported this mission for over 14 years on the Supervisory Committee and as an Associate Board Member. I was recently selected to fill an unexpected board vacancy. I'm honored to fulfill this term and hope to continue to represent you on the board. I've continued to expand my knowledge through conferences, online courses, industry publications and networking opportunities. I retired after 22 years as marketing director at ECTC and now volunteer for Friends of Hardin County Animal Shelter, and Warm Blessings, and work part-time for Family Scholar House. I appreciate your support.



STEPHANIE BOWMAN

I have had the honor of serving on the Abound Supervisory Committee and as an Associate Board member the past 6 years and have been a member for over 30 years. With my 34+ years of experience in federal contracting, I bring financial and budgeting expertise to the Board. I want to serve as a board member as I believe in Abound's mission of making financial products/services available to more members and the impact of its financial literacy program. I truly believe in the credit union's focus on assisting members in achieving financial success and a better quality of life.



CHARLENE EASTER

I am honored to have served Abound for over 11 years, first on the Supervisory Committee and now as an Associate Board Member. These roles have given me a deep understanding of credit union policies and procedures. I am dedicated to ongoing learning, attending training conferences and seminars, including the CUNA Volunteer Achievement and Leadership Program. With my educational background and a career focused on customer service, I am committed to advocating for our members and community. I ask for your vote to serve as a Board of Director, where I will continue to provide responsible leadership and member-focused decision-making.

Voting starts January 19. Watch for your ballot!

VOTING ELIGIBILITY & INSTRUCTIONS: Eligible voting members are asked to vote for up to three (3) of the five (5) 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.

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 by March 6, 2026 to be counted. Ballots will not be accepted at branches.

We're For Stargazing.

RV LOANS FOR YOUR NEXT ADVENTURE

Cold winter days make it easy to imagine summer nights under the stars, campfires and time spent with loved ones. With Abound's RV Loans, those getaways are closer than you think.

Kentucky is full of incredible places to discover, from national forests and scenic byways to cozy campgrounds and natural wonders. Wherever your journey leads, Abound helps you travel confidently with flexible terms and affordable payments options.

Ready to explore? Connect with us today and make this the year you see more of your dream destinations.



All loans are subject to credit approval

ENCOURAGE
YOUR
STUDENT TO
APPLY!

Renewable scholarships are now offered in 2026!

APPLY
JANUARY 1
THROUGH
MARCH 31,
2026



IN 2026, ABOUND CREDIT UNION IS SUPPORTING THE OPPORTUNITIES ABOUND FOUNDATION BY FUNDING EIGHT, \$2,500 SCHOLARSHIPS - RENEWABLE FOR UP TO FOUR YEARS!*
(Available to qualifying college-bound high school seniors in Abound's service area**.)

The Howard Roush Memorial Scholarship symbolizes our learning-driven culture and emphasis on growth, development and financial education. Opportunities Abound Foundation supports students everywhere Abound has branches.

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

Ask them to answer this scholarship question and let's see what's possible:
"How are you applying financial literacy skills you've learned in high school to choose a college and career path that makes financial sense for the lifestyle you would like to live after you obtain your degree? Give specific examples of lessons learned, decisions you're making, and the type of future you strive for."

**Apply January 1 through March 31, 2026 at:
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, 2025.

*Subject to renewal criteria.

**Please check with your high school career/guidance counselor to confirm your school's location is in the Abound Credit Union service area.

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
Timothy Goblirsch
Mary Jo King
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