



THE CORNERSTONE SUMMER EDITION

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Abound is for LIVING.

AboundCU.com

You complete our circle.



“Abound gave us a fresh start!”

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!

— **Elizabethtown Member**

“Helped me align my finances with my long-term goals.”

My high-interest Auto Loan was really stretching my monthly budget. I've been wanting to buy my first home and save more for a down payment, so I started shopping around for better rates. I visited the Radcliff branch, and an Abound Team Member walked me through refinancing my Auto Loan. The process was quick and easy. I was approved the same day, and my interest rate was cut in half! This frees up significant space in my budget to save for my future home. Thanks to Abound, I've aligned my finances with my long-term goals and feel more certain than ever that homeownership is within my reach.

— **Radcliff Member**



We're for **SKIPPING A PAYMENT!**

Need a little breathing room in your budget? This summer you can pause eligible loan payments for the month of your choice¹ and put extra cash back in your pocket to enjoy the season to its fullest.

¹Skip-a-Payment is not available for mortgage, home equity, credit card, or delinquent loans. Additional restrictions may apply. A maximum of two skips is allowed, per loan, within a rolling 12-month period. Requests must be submitted to the Credit Union prior to the payment due date. For Skip-a-Payment options on delinquent loans, please contact Member Solutions at 877.799.1455. If we understand interest will continue to accrue on loan and may cause pay off later than original agreement. You will be required to resume your payments the following month. If you purchased GAP insurance with your loan, your GAP coverage benefits may exclude skipped payments or expire prior to your loan being fully paid; see your GAP Agreement for coverage restrictions. \$35.00 fee per loan skipped and must be deducted from a deposit account at Abound Credit Union. Contact us at 800.285.5669 for further information.



President's Message

Abound is for LIVING.

Enroll in Digital Banking: Download the new app

Modernization of Digital Banking is required in today's world. We're committed to providing you the easiest, fastest and most secure service possible. Thank you for your patience during our system enhancement in late-May. I'm pleased to share that the update was a success! Your patience allowed us to update all our technology to better serve you. You may now open and fund accounts online (including Certificates) check your credit history, easily pay bills, renew your Certificates and manage money all in one place. Plus, securely move money to other Abound Members and outside financial institutions.

If you used Digital Banking previously but haven't used it since May 29, you will need to enroll as a first-time user. To do so, you'll need your Abound Member number, Social Security number, cell phone number and email address. For online users, it's easy to enroll at AboundCU.com. For app users, download the new app and enroll as a first-time user that way.

Ring Road Branch's Temporary Location

Your Ring Road Branch is getting a facelift! Beginning in mid-July and continuing through the end of 2026, please visit our temporary location at 2628 Ring Road Elizabethtown, KY 42701 (the former Duke's location). Most in-branch services will continue uninterrupted. The Drive-thru that you're used to will remain open during construction, though the lobby will be closed to visitors. Other convenient locations are Dixie Branch, 1109 North Dixie Highway, Main Branch, 3939 S. Dixie Blvd. and Radcliff Branch, 713 W. Lincoln Trail.

Breaking Ground on a New Branch

We're excited to start building our newest branch in Middletown, KY. Located at 12390 Shelbyville Road, the new branch is expected to open in Fall 2026 and will become our third location in the Louisville-area.

Certificate Rates are Up

Looking for a secure way to grow your savings? Abound Certificate rates remain competitive, offering a dependable option while market conditions continue to fluctuate. Keep an eye on Certificate rates at AboundCU.com.

Thank you for your loyalty to Abound. The future is bright. We're excited to continue growing with you.

Sincerely,

RAYMOND H. SPRINGSTEEN
PRESIDENT / CEO



**Our Ring Road branch
will temporarily
relocate while we
complete renovations.**

We're for A FRESH LOOK.

BEGINNING MID JULY THROUGH END OF YEAR

During construction, All in-branch services will operate from the former Duke's Building. In-branch hours will remain the same:
Monday-Friday: 9am-5pm ET

All Drive-thru services will continue to operate at the original Ring Road location:
Monday-Friday: 8am-6pm ET
Saturday: 8:30am-4:30pm ET



**TEMPORARY
LOCATION**
2628 Ring Road
Elizabethtown, KY

ROUSH SCHOLARSHIP WINNERS

We're for Supporting Students!

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.

In 2026, Abound Credit Union is supporting the Opportunities Abound Foundation by funding eight, \$2,500 scholarships - renewable for up to four years!* This means, these students could each earn up to \$10,000 total over their college careers.



ANFISA
BASHUNOVA



RYAN
HUGHES



JAXON
MCCUBBIN



KASAN
PETERS



LUISA SANCHEZ-
ALMENAREZ



HARPER
TAYLOR



JOSEPH
WHALEY



ABIGAIL
ZIGLAR

*Subject to renewal criteria.



We're for staying in.

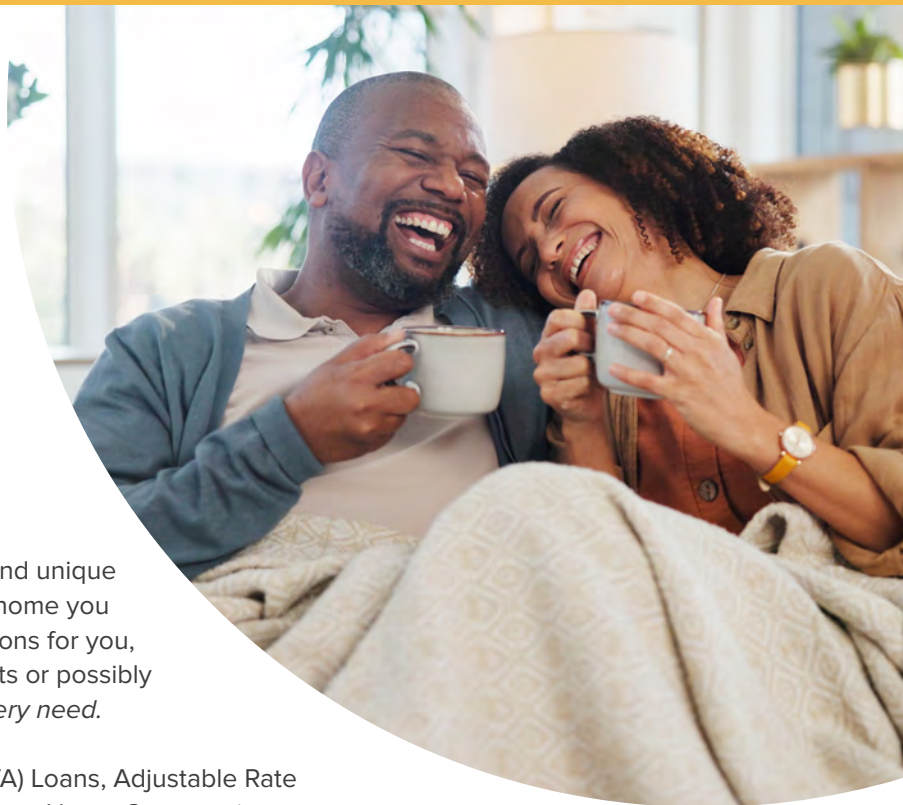
Headquartered in Radcliff, KY, our lenders understand unique situations. We move at your pace to get you in the home you love. Already have a Home Loan? We still have options for you, too! Let's talk about lowering your monthly payments or possibly paying it off sooner. *We have options to fit most every need.*

Conventional Mortgages, Veteran Administration (VA) Loans, Adjustable Rate Mortgages (ARMs), Rental Property Loans, Land Loans, Home Construction Loans, Home Loan Refinancing and more.

Loan options offering \$0 down, up to 100% financing and no private mortgage insurance (PMI).*

Let us help you find the right fit!

*All loan applications are subject to credit approval. Not all borrowers will qualify for 100% financing for Home Loans.



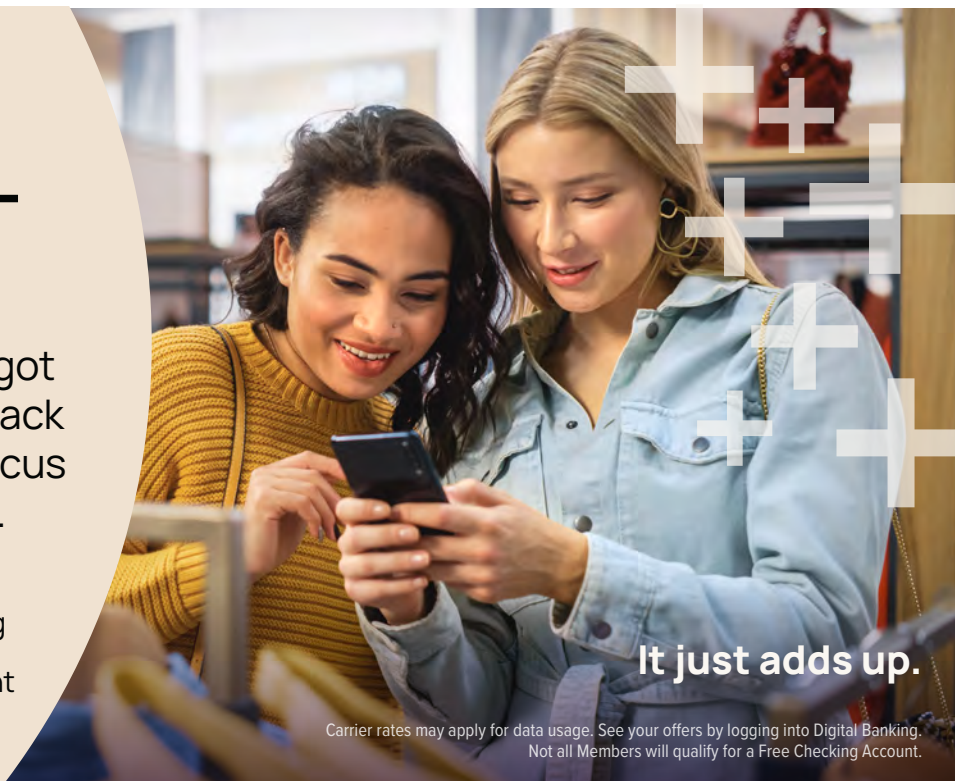
Free Member perk on all new and established Free Checking accounts

CashBack+

from Abound Credit Union

Back-to-school shopping just got smarter. Earn up to 20% cash back on the essentials so you can focus on a successful school year.

- 1 Browse gift cards thru Digital Banking
- 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 Digital Banking. Not all Members will qualify for a Free Checking Account.



Build Summer plans with a Home Equity Line of Credit

FINANCING THAT MOVES WITH YOUR LIFE

Whether you're planning a summer vacation or tackling home improvements, an Abound Home Equity Line of Credit (HELOC) can help make it happen.

Tap into your home's equity to fund that dream getaway, install a pool to beat the summer heat or help fund your graduate's dream school. This flexible revolving line of credit lets you access your funds as little or as much as you need.

Here's how a HELOC keeps life moving forward:

- Borrow up to 100% of your home's equity¹
- Flexible terms and affordable monthly payments
- Interest-only payments available for the first ten years
- No annual fees
- Access your line of credit anytime through Digital Banking*

Home equity funds aren't just for remodeling or repairs. You can take care of anything on your list. Use your funds for what matters most to you—college costs, medical expenses, debt consolidation and more. Wherever your journey leads, a HELOC can help you save big.

Contact us today to see how much equity you have available for a HELOC!

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.

We're for taking the long way.

Make every mile count when you finance your vehicle with Abound. Whether it's a car, truck or SUV, you pick your dream vehicle, we'll handle the rest.

Already behind the wheel of the ride you love? We could help lower your monthly payment or pay off your loan sooner. Ask us how!

Whether you're buying new or refinancing, we make the process easy with:

- Flexible loan terms* that fit your needs
- Local lenders who understand unique situations
- All the extras like GAP and extended warranty plans to keep you covered

Smart financial tip: Get pre-approved before you shop, so you know your budget upfront and can shop with confidence.*

*All loans are subject to approval. Subject to \$10 Membership fee, if not already a Member.



Hitting the road this summer?

NO ROAD TRIP IS COMPLETE WITHOUT THE PERFECT SOUNDTRACK. ENJOY OUR ROAD TRIP PLAYLIST ON SPOTIFY AS YOU CRUISE.

SCAN
TO
LISTEN



UP & COMING

Watch for emails
with a link to
reserve seats,
coming early
August.

Reserve your **FREE** seats

Little Shop of Horrors is a gleefully macabre sci-fi horror musical reminding the audience to be careful what you wish for. A mysterious talking plant brings Seymour fame and love, but demands a hefty price.

**Hardin County Schools
Performing Arts Center**

PERFORMANCE SPONSORED BY ABOUND
Free Fridays | September 4th & 11th

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, 2026. 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 2026 edition of "The Cornerstone" and will be on the ballot to be mailed to Members in January 2027, 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

George Pennington, Chairman
Timothy Goblirsch, Vice Chairman
Jo Exler, Treasurer
Mary Jo King, Secretary
Henry Wheatley
J. Marvin Hawk
Wanda Parker
Robert H. Roush
Mike Biggs
Howard Williams, Director Emeritus
Rosemary Deaton, Director Emeritus
Reba Watson, Director Emeritus
Richard L. Ardisson, 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 Mandarino, Chief Marketing Officer
Marc Prasch, Chief Operating Officer