

2022



Har-co
Credit Union
Experience the difference.

SCHOLARSHIP PROGRAM

WHO IS ELIGIBLE

APPLICANT MUST BE A HAR-CO CREDIT UNION MEMBER TO BE ELIGIBLE.

All applicants must be a Harford County graduating high school senior and plan to enter a college, university or trade school in the next academic year. Recipients must submit evidence of acceptance and enrollment in an accredited post secondary institution of higher learning (college, university or trade school in U.S.) before payment will be made.

Credit union employees and children of credit union directors, officers or employees are not eligible.

GUIDELINES

Har-co Scholarship applicants must:

1. Be a Har-co member at the date of application.
Student's membership number required. Membership is required and easily obtained with proper ID and a minimal \$5.00 deposit prior to deadline.
2. Have a minimum grade point average (GPA) of 3.00.
3. Be an upcoming Harford County high school graduate for the Class of 2022 who has been accepted to an accredited college, university or trade school.
4. Reside in Harford County.
5. Submit a **completed** application along with supporting materials that include:
 - a. **Statement of worthiness written by the applicant.** This essay should be double spaced and not exceed two pages in length.
Or,
 - b. **Video submission created by the applicant with a mobile device or video camera.** This video should be a MOV (movie file) or MP4 (video format) and 1-2 minutes in length.

For either essay or video you are required to outline your financial needs, career plans, high school and community activities, job experience, other lifetime experience and how this scholarship will assist you in attaining your educational and career goals. Also include pertinent family information and, most importantly, why you believe you are worthy of winning the scholarship.
 - c. Transcript of high school credits up to and including current semester.
 - d. Copy of your current resume.
 - e. Copy(s) of the letter(s) of acceptance.

Each student must follow the application requirements, including submitting a resume, or he/she may run the risk of being disqualified. In the event a school has no applicants, the committee has the option to award the scholarship to another worthy applicant. If you have any questions about the scholarship program, contact Har-co Credit Union at 410-838-9090 or 410-879-3762.

AWARDS

Har-co Credit Union offers thirteen \$1,000.00 scholarships. One scholarship shall be awarded to a qualified graduating senior from each of the following twelve Harford County high schools: **Aberdeen, Bel Air, C. Milton Wright, Edgewood, Fallston, Harford Christian, Harford Technical, Havre de Grace, John Carroll, Joppatowne, North Harford and Patterson Mill** and one collectively for accredited private schools or home schools with under 50 students.

Har-co awards are paid directly to the recipients. The award is to provide **financial** assistance to the recipient in his/her pursuit of an undergraduate degree at an accredited college, university or trade school. The money is to be used for the student's tuition, fees, books, supplies, and equipment.

A reception will be held in May for all the scholarship recipients prior to their high school graduation. Announcements and invitations will be mailed to the recipients by Har-co in early May.

If tax liability arises, it will be the sole responsibility of the recipient. Please consult your tax advisor.

HOW TO APPLY – APPLY ONLINE

All applicants must log onto www.harcocu.org to obtain a username and password to apply.

Completed applications along with supporting materials must be received by April 15, 2022.

Once submitted, entries become the sole property of Har-co Credit Union, can be shared on the Credit Union's social media sites, press releases, and in other marketing efforts/materials. Entries will not be acknowledged or returned.

If you submit a video, you agree to the Official Rules granting Har-co Credit Union the right to identify you as the owner of the video and certifying that the video submitted is your original video, created solely by you and that no other party has any right, title, or claim to the video.

The winners agree to permit Har-co Credit Union to utilize his/her name and photo in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. Any submission may appear in Har-co's advertising, including, but not limited to, its social media accounts, website, newsletter, ads, brochures, and marketing materials.

HOW THE WINNERS ARE SELECTED

Winners of the Har-co Scholarship awards are selected by the Scholarship Committee. This Committee is comprised of at least three members of the Har-co Board of Directors who have agreed to serve on the committee upon the invitation of the chairman/chairperson. At least one committee member shall have served the previous year. It is the responsibility of the Har-co Scholarship Committee to administer this program.

Scholarship recipients are selected without regard to their race, creed or national origin.