



LINCOLN CHAPTER  
of CREDIT UNIONS

# Credit Unions For Higher Education Scholarship Contest

Sponsored by the Lincoln Chapter of Credit Unions

**First Place: \$ 1500.00**  
**Second Place: \$ 1000.00**  
**Third Place: \$ 500.00**

## **Topic: How Credit Unions And Banks Are Fundamentally And Operationally Different.**

**Contest is open to high school seniors and college or trade school students who will be either full or part-time students for the academic year 2012/2013.**

- 1. THE CONTESTANT MUST HAVE A SHARE ACCOUNT WITH HIS/HER OWN NAME AS THE PRIMARY MEMBER IN A PARTICIPATING LINCOLN CHAPTER CREDIT UNION.**
2. Research papers should contain standard bibliography references and **ALL** entries must be prepared to provide quoted sources upon request of the judges or the Lincoln Chapter Board.
3. Contestants should indicate on the first page of each copy the number of words in the paper. The **MAXIMUM** number of words allowed is 500.
4. All entries will be judged on accurate credit union content, originality, and grammar. All essays become the property of the Lincoln Chapter of Credit Unions. Decisions of the judges are final. Ties will be decided by the Lincoln Chapter Board. Winners will be notified by phone or via mail.
5. Entry is to contain the original and **4** additional copies of the research paper and bibliography, **WITHOUT** covers, folders, or binders.
- 6. Entry is to be submitted with a separate sheet containing the name, address, phone #, credit union you are a member of, and school classification for the upcoming year. **NONE of this information should appear ANYWHERE in the research paper.****
7. *Scholarship funds will be made payable to the winner and the school on behalf of the winner. Winners must provide proof of registration to receive award. Prizes must be utilized before the start of the third semester after notification of winners. Funds not utilized will be forfeited and returned to the Lincoln Chapter of Credit Union's, Credit Unions for Higher Education Fund.*
8. Entries must be postmarked or received by: **Thursday, March 15, 2012.** Any entry received "postage due" will have 10 points deducted from the total score.
9. This scholarship contest is for members, credit union volunteers and credit union staff. Excluded from this scholarship contest are previous winners of these scholarships.
- 10. FAILURE TO COMPLY WITH ANY OF THE ABOVE RULES MAY RESULT IN THE DISQUALIFICATION OF THE ENTRY. MAIL OR DELIVER ENTRIES TO:**

**CREDIT UNIONS FOR HIGHER EDUCATION SCHOLARSHIP CONTEST  
c/o JULIE HILL  
LIBERTY FIRST CREDIT UNION  
PO Box 5248  
LINCOLN, NE 68503**