



My.Bux 2019 Neighbors Credit Union Scholarship

At Neighbors Credit Union we know the value of a dollar, but we also know the value of an education. Our 2019 Neighbors Credit Union Scholarship Contest will award four \$1,500 scholarships in honor of our four previous board members. These board members gave their time to provide community service for all the members of the credit union for many years.

CLARENCE HAGEMANN SCHOLARSHIP (served 41 years)

Clarence Hagemann was appointed to the Board of Directors in January 1965 to fill the vacant seat of Secretary/Treasurer. Mr. Hagemann served in this position until October 1979 when he filled the Chairman of the Board vacant seat. Mr. Clarence Hagemann was Chairman until his resignation in January 2006.

HARRY SOMMERS SCHOLARSHIP (served 30 years)

Mr. Sommers, a retiree from the US Postal Service Financial Department, was elected onto the Supervisory Committee in March 1985. He served on this committee until he was elected onto the Board of Directors in January 1989. Mr. Sommers served on the Board of Directors until his resignation in January 2011.

LYNN BECKWITH SCHOLARSHIP (served 25 years)

Mr. Lynn Beckwith was elected to serve on the Credit Committee in October 1971. In 1979 Mr. Beckwith became the Chairperson of the Credit Committee until 1986 when he filled a vacant seat on the Board of Directors. Mr. Beckwith served on the Board of Directors until May 1997 when he resigned from the board.

ADELL ALLEN SCHOLARSHIP (served 25 years)

Mr. Adell Allen was elected to serve on the Board of Directors January 1990. He served in this position until elected as Chairman of the Board of Directors in February 2006. Chairman Allen served in this position until June 2014 when he stepped down as Chairman. Mr. Allen served as a Director of the Board until his resignation from the board in May 2015. Mr. Allen retired from the US Postal Service as a Maintenance Manager.

My.Bux 2019 Neighbors Credit Union Scholarship Application

Four \$1,500 scholarships will be awarded

Name: _____ Date: _____

Address: _____

Home Phone Number: (____) _____ Member Number: _____

Email Address: _____

High School Attending (*if a senior*): _____

College you will/are attending: _____

Signature: _____

Parent or Guardian's Signature: _____

(*If under 18*)

Topic/Essay Question:

- Our Board members took their role within the credit union seriously and considered it one of the most important extracurricular activities that they partook in. What are your most important extracurricular or community activities? What made you join these activities? What made you continue to participate in them?

Criteria

- Must be a My.Bux teen club member attending college in the autumn of 2019.
- Must submit a cover letter, application, essay, list of extracurricular activities, list of academic achievements and an acceptance letter to an accredited college or university for the 2019 academic year by deadline. (If you are currently enrolled in a college or university, a copy of your current semester schedule and upcoming semester schedule must be provided.)
- Must include a three to four page essay answering the above essay topic. Essay must be double-spaced and have one inch margins with a 12-point, Times New Roman font.
- Must include a cover page, including a title line and author line, and be submitted in a folder. A reference page should also be included if outside sources were used in composing the essay. None of these elements count towards your page count.
- Must be present during Neighbors Credit Union's 2019 Annual Meeting to accept scholarship.

Deadline

All entries must be to Neighbors Credit Union by 1:00 pm (Central Standard Time) on March 31, 2019. Entries can be dropped off at any Neighbors Credit Union branch or mailed to: Neighbors Credit Union, Attn: Marketing, 6300 S. Lindbergh Blvd., St. Louis, MO 63123.

Rules

Scholarship Sponsor

The sponsor for the My.Bux Neighbors Credit Union Scholarship is Neighbors Credit Union, St. Louis, Missouri.

Prize:

Neighbors Credit Union will award a total of four Scholarships. Each Scholarship is a one-time \$1,500 scholarship to be paid to the college/university where the student will spend the 2019 academic school year. Scholarship will not be paid directly to the student. Odds of winning depend on the number of entries received.

How to Enter:

Only one entry per eligible Participant is permitted. Every Participant must go through the same procedures and qualifications and must accurately complete all required fields or the entry will be deemed invalid. An eligible Participant is entered automatically into the Contest when they send in a valid entry during the application phase. Only eligible Participants will be entered into the Contest.

The application phase begins January 02, 2019 at 9:00 am (CST), and ends on March 31, 2019 at 1:00 pm (CST). The Participant must mail in their entry to Neighbors Credit Union, Attn: Marketing Department, 6300 South Lindbergh Blvd., St. Louis, MO 63123; or drop off their entry to any Neighbors Credit Union branch. By participating in this manner, the Participant will be entered into the Contest.

The selection phase begins April 1, 2019 at 9:00 am (CST) and will cease on April 30, 2019 at 5:00 pm (CST). A member of the Heartland Credit Union Association's staff will make the decision of the four scholarship winners and the winners will be contacted.

No purchase or transaction necessary to enter contest.

All Contest entries and/or related submissions become the sole and exclusive property of Neighbors Credit Union upon transmission. Scholarship entries will not be returned and may be used for purpose whatsoever related to the Scholarship, without additional compensation to the Participant or any other individual or entity.

Eligible Participants:

Neighbors Credit Union's My.Bux teen club members, who is a U.S. Citizen, is between 13 and 19 years of age and is going to be a college student during the Autumn of 2019. Subject to paragraph below.

Eligibility Exceptions:

Employees and volunteer officials of Neighbors Credit Union, and their immediate families (spouse, parents, children, grandchildren, siblings and their spouses) and individuals living in the same household of each of the above are ineligible.

Employees and volunteer officials of the Heartland Credit Union Association and their immediate families (spouse, parents, children, siblings and their spouses) and individuals living in the same household of each of the above are ineligible.

Participants who, in the view of the Neighbors Credit Union, provide false, fraudulent or deceptive entries or who engage in false, fraudulent or deceptive acts in connection with the Contest will be disqualified and subject to criminal prosecution.

To Claim Prize:

Prizewinners will be notified of their Scholarship via email, telephone or mail by May 11, 2019. The prizewinners will be awarded Scholarship during Neighbors Credit Union's 2019 Annual Meeting normally held in May 2019, not before, and must be present to win.

Neighbors Credit Union will require that the winners, and to the extent a winner is a minor then their parents or legal guardian(s) as well, sign an Affidavit of Eligibility and Liability Release forms. The winners must return the Affidavit of Eligibility and Liability Release forms to Neighbors Credit Union at the time of claiming the prize or prize will be forfeited and awarded to top alternate winner. The prizewinners' names and photos will possibly be printed in Neighbors Credit Union's quarterly newsletter, the My.Bux newsletter, the credit union website, press releases, social media sites and/or other promotional materials. Prizewinners may not transfer their prize to any other party.

Where the winner is found to be ineligible or to have violated any Rules, or if Neighbors Credit Union is unable to contact a winner by August 28, 2019, the Scholarship may be forfeited. Neighbors Credit Union will solely make any such forfeiture decision. Neighbors Credit Union reserves the right, in its sole discretion, to award unclaimed Scholarship to alternate Scholarship participants or not to award the unclaimed Scholarships.

Limitations of Liability and General Terms:

Neighbors Credit Union is not responsible for printing or typographical errors in any Contest related materials; stolen, lost, late, misdirected, damaged, incomplete, or illegible entries; or transactions processed late, incorrectly, or due to computer, electronic malfunction or human error. Neighbors Credit Union reserves the right to cancel or modify the Contest if fraud or technical failures compromise the integrity of the Contest as determined by Neighbors Credit Union in its sole discretion.

Contest void where prohibited or restricted by law. Federal, state, and local taxes are sole responsibility of the prizewinner. Contest is subject to all applicable federal, state (Missouri) and local laws and regulations. No substitutions or transfers of prize permitted except at sole discretion of Neighbors Credit Union. By participating, entrants agree to these official rules and accept decisions by Neighbors Credit Union as final.

Disclaimers:

Under no circumstances, including negligence, shall the Sponsor be liable for any direct, indirect, incidental, special or consequential damages that result from the act of submitting an entry, or inability to do so, including due to any and all technical malfunctions for any reason whatsoever, or otherwise participating in any aspect of this Contest or out of any breach of any warranty. The Grand Prize Winner shall bear all risk of loss or damage to his/her prize after it has been delivered. The Sponsor makes no representation or warranties of any kind concerning the appearance, safety, usefulness, or performance of any prize. This exclusion or limitation of liability will not apply to the extent that any applicable statute prohibits such exclusion or limitation of liability.

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