



# NORTH IOWA COMMUNITY CREDIT UNION

2019 North Iowa Community Credit Union Scholarship  
Scholarship Rules, Regulations and Entry Procedures  
(Apply online at [www.niccu.com](http://www.niccu.com))

North Iowa Community Credit Union (NICCU) is pleased to award a \$500 scholarship to a high school senior who will be entering college in 2019 and is a member of North Iowa Community Credit Union. Those eligible for membership must live or work or have a relative who lives or works in Cerro Gordo, Franklin, Worth, Winnebago, Hancock or Wright county. Application is due March 15, 2019.

## I. Eligibility

- A. Entrants must have an account established in **his or her own name** and be a “member in good standing” at North Iowa Community Credit Union.
- B. The high school scholarship is open to any high school senior with a projected graduation year of 2019.
- C. **Only one entry per applicant. More than one entry will result in disqualification.**

## II. Entry Requirements

At NICCU we are proud to be a not-for-profit, following the cooperative credit union mission of “people helping people.” We strive to help our members, give-back and be involved in our community. The applicant must answer 3 questions using the space on the application or an additional page may be attached, if needed.

- 1) How does your credit union membership support your financial future or how do you anticipate using your membership in the future?
- 2) Why do you think it's important to help others and give-back?
- 3) How have you been involved in extra-curricular activities including volunteering in your community?

The essay must be the **original work** of the entrant. Entrants are allowed to use credit union reference materials and contact credit union officials for background information.

**Entries must be submitted by 5 p.m. on March 15, 2019**

## III. Judging

- A. Judging will be conducted by judges selected by NICCU.
- B. Judges will base their scores for the essay on originality, clarity, meaningful content, accurate presentation of facts, adherence to contest rules, spelling, grammar and punctuation.
- C. NICCU judges will select a winner. All decisions are final. **Winners will be notified by May 15, 2019.**
- D. **All scholarship entries become the property of NICCU and will not be returned.**

## IV. Administrative/Award Procedures

- A. Winners of the high school scholarship must begin their studies within one year of graduating from high school or may be required to forfeit the award in the absence of extenuating circumstances. Winners must be enrolled as a student at any accredited vocational, two- or four-year college.
- B. Scholarship funds will be held by NICCU until written verification is received from the college registrar where the student is enrolled. At that time, a payment will be made to both the winner and the college and mailed to the institution. The student must provide this for NICCU.
- C. Funds are to be used only for tuition, room and board, and book and educational supply expenses.

## **V. Authority of North Iowa Community Credit Union**

A. The North Iowa Community Credit Union alone has ultimate authority to amend any of the above rules to ensure fairness in the award of the scholarships.

B. Your essay becomes the property of North Iowa Community Credit Union once submitted.

C. Any questions regarding the scholarship should be sent to: [mjurgens@niccu.com](mailto:mjurgens@niccu.com) or call 641-424-2281.