

**2025**

# **SCHOLARSHIP RULES**

**DUE DATE: APRIL 4, 2025**





At Ozark Federal Credit Union, we believe that education is the cornerstone of a thriving community. It is our honor and privilege to support the aspirations of students across Southeast and South Central Missouri through our annual scholarship program. By awarding up to three \$1,000 scholarships each year, we are investing in the future leaders, innovators, and change-makers of our region. Our commitment goes beyond financial assistance; it is a testament to our belief in the potential of every student to achieve greatness, regardless of their background or circumstances.

Our scholarship program is designed to recognize the diverse educational pathways that students may choose. Whether they are pursuing a trade at a vocational school, honing specialized skills at a two-year college, or embarking on a journey at a four-year university—either on campus or online—we stand ready to support their dreams. We understand that education is not a one-size-fits-all journey, and we celebrate the unique paths our members take toward their goals.

To qualify for the Ozark Federal Credit Union scholarship, applicants must be active and in good standing with our institution, demonstrating their commitment to their financial well-being and community engagement. Additionally, we ask candidates to reflect on how financial institutions can better serve underserved populations in their communities. This essay requirement not only encourages thoughtful consideration of societal issues but also aligns with our mission to foster financial practices that benefit everyone.

By investing in our students, we are investing in the future of our communities. We are proud to see our scholarship recipients grow, succeed, and give back to the places they call home. At Ozark Federal Credit Union, we are more than just a financial institution—we are a partner in your journey, dedicated to seeing every student in Southeast and South Central Missouri achieve their full potential. Together, we can build a brighter, more promising future.

*Chad Wolfram*

Chad Wolfram  
President / CEO



# SCHOLARSHIP APPLICATION RULES



Ozark Federal Credit Union will award up to three \$1,000 scholarships each year. To qualify for the OFCU scholarship, applicants must meet the following criteria: they should be active and in-good-standing member of OFCU, with a clear intention to enroll in an eligible institution. Eligible options include trade schools, vocational institutions, as well as accredited two or four-year brick-and-mortar or online colleges or universities in the United States.

## ELIGIBILITY

1. Students must be active members of Ozark Federal Credit Union with all accounts in good standing for at least 12 months. A member in good standing is defined as an active checking or savings account with no negative balances and no loan delinquencies.
  - a. Membership is open to any of the following individuals:
    - Anyone who lives, works, worships, or attends school in the following counties: Bolinger, Butler, Carter, Cape Girardeau, Dent, Douglas, Dunklin, Howell, Iron, Madison, Mississippi, New Madrid, Oregon, Ozark, Pemiscot, Perry, Reynolds, Ripley, Scott, Shannon, St. Francois, St. Genevieve, Stoddard, Texas or Wayne.
    - Immediate family members, of existing Ozark Federal Credit Union members (parents, spouse, children, siblings, grandchildren, grandparents, aunt, uncle, niece, nephew, first cousin, or legal guardian).
    - Eligibility also includes a spouse, parent, step-parent, grandparent, grandchild, child, sibling, or a person who shares a residence with an existing member.
2. Ozark Federal Credit Union Board of Directors, employees, and dependents are not eligible to participate.
3. College-bound student accepted or enrolled as an undergraduate or graduate student (for at least 6 credit hours per semester) for the 2025-2026 school year at an eligible trade school, vocational institution, as well as accredited two or four-year brick-and-mortar or online colleges or universities in the United States.
4. Students must have a GPA of at least 2.7 on a 4.0 scale to be eligible.
5. If under 18 years of age, the parent/guardian must be aware that the student is registering for this scholarship and will be available to accept the prize on the student's behalf, should the student become a scholarship winner.
6. The application must be submitted by April 4, 2025.

## WHAT IS NEEDED TO APPLY

1. Certified copy of the applicant's high school/college transcript.
2. Complete the Community Involvement worksheets.
  - a. academic awards/achievements
  - b. extracurricular activities
  - c. church involvement
  - d. employment
3. A copy of the acceptance letter from the post-secondary school the student plans to attend.
4. A 2-page essay, double spaced, not to exceed 750 words on the topic of "How would this scholarship affect you financially?"
5. Please do NOT include any photos with your application.

# SCHOLARSHIP APPLICATION RULES



## SELECTION PROCESS

Ozark Federal Credit Union Scholarship Committee will consider the following criteria to select the scholarship recipients:

1. Essay - 25%
2. Community Involvement - 25%
3. Positions of Leadership - 15%
4. Honors / Award (academic, extracurricular, and civic honors and awards) - 15%
5. Activities and Organizations (scholastic, extracurricular, and civic organizations) - 10%
6. Employment - 10%

*Identities of applicants will remain confidential to the scholarship committee before a recipient is selected.*

## SUBMISSION CHECKLIST

Fill out the application and submit the following supporting documents

1. Sign and Date the application
2. Include a copy of the high school / school transcript
3. Complete the Community Involvement Worksheets
4. Complete Academic Achievement Worksheets
5. Include a copy of the College Acceptance Letter
6. Include the Essay

Submit the completed typed application and required documents to Ozark Federal Credit Union by email to: [tabitha@ozarkfcu.com](mailto:tabitha@ozarkfcu.com) or you may hand deliver or mail the application to: Ozark Federal Credit Union 2438 Katy Lane, Poplar Bluff, MO 63901. All applications must be delivered no later than 11:59 pm, April 4, 2025.

## YOUR APPLICATION WILL NOT BE CONSIDERED IF IT IS:

1. Account Issues – Applicants with accounts that have negative balances or loan delinquency are ineligible.
2. Late – Application and supporting documents must be received by April 4, 2025.
3. If it is handwritten - the application and essay **MUST BE TYPED**.
4. Incomplete – No applications will be accepted without **ALL** supporting documents. Incomplete applications will be filed with no action taken.
5. Unqualified – Applicants must meet **ALL** of the eligibility requirements (see above).
6. Created Using AI – All essays must be original and written solely by the applicant; submissions will be screened for AI-generated content, and any essay found to have been created using AI will result in immediate disqualification of the application.

# SCHOLARSHIP APPLICATION RULES



## RULES FOR MAINTENANCE OF SCHOLARSHIP

1. Students must provide Ozark Federal Credit Union with a college transcript each semester for review to determine if eligibility has been maintained. A minimum of a cumulative 2.7 GPA on a 4.0 scale must be upheld for continued scholarship assistance. If a cumulative 2.7 GPA is not met, the student will be placed on a probationary period for one semester. If the cumulative 2.7 GPA is not achieved after the probationary period, the scholarship will be rescinded.
2. In the event the student is involved in disciplinary action with their college or law enforcement, the scholarship committee will review the matter to determine if the scholarship will be extended or rescinded.
3. Scholarships are for one year and are not renewable. Students must complete the semester with a minimum cumulative 2.7 GPA to receive the scholarship. \$500 will be awarded at the end of the fall semester and \$500 will be awarded at the end of the spring semester.
4. Scholarship reward will be directly deposited into the student's OFCU account after submission of the following:
  - a. A Completed Scholarship Form that will be provided to the student with the scholarship award letter.
  - b. A Copy of Your Transcript from the preceding academic semester.
  - c. Membership Confirmation: You must maintain an active checking or savings account in good standing with Ozark Federal Credit Union.
5. Scholarship recipients agree to the promotional use of their likeness without additional compensation.

## QUESTIONS

Please submit any questions to the following email address: [tabitha@ozarkfcu.com](mailto:tabitha@ozarkfcu.com).

**2025**

# **SCHOLARSHIP APPLICATION**

**DUE DATE: APRIL 4, 2025**



# SCHOLARSHIP APPLICATION FORM



## APPLICANT INFORMATION

Name: \_\_\_\_\_

Account Number: \_\_\_\_\_  
(Student must have account and be in good standing)

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date Of Birth:        
D D M M Y Y

Email: \_\_\_\_\_

## SCHOOL INFORMATION

Name of High School: \_\_\_\_\_

High School Address: \_\_\_\_\_

Counselor Name: \_\_\_\_\_

Counselor Phone Number: \_\_\_\_\_

Grade Point Average: \_\_\_\_\_ Class Rank: \_\_\_\_\_ Total Number of Seniors: \_\_\_\_\_

Colleges Accepted to: \_\_\_\_\_

Degree Program: \_\_\_\_\_

How will this degree program make a difference in your life?

# ACADEMIC AWARDS/ACHIEVEMENTS WORKSHEET



In the chart below, please list any academic awards or any academic achievements you have received.

## ACADEMIC AWARDS / ACHIEVEMENTS

	Activity Name:	Award / Achievement
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

Which of these achievements was most important to you? Explain why:



# COMMUNITY INVOLVEMENT WORKSHEET



You may create multiple copies of this page for multiple organizations

## ORGANIZATION INFORMATION

**Name:** \_\_\_\_\_ **Contact Name** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_

**Email:** \_\_\_\_\_

## INVOLVEMENT

	<b>Date of Service:</b>	<b>Time Served: (From When to When)</b>	<b>Number of Hours Served:</b>	<b>Description of what you did while serving:</b>
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

I witnessed that the above student completed the community service described above.

\_\_\_\_\_  
**Signature of Contact Person**

Application Number: \_\_\_\_

# COMMUNITY INVOLVEMENT WORKSHEET



You may create multiple copies of this page for multiple organizations

## ORGANIZATION INFORMATION

Name: \_\_\_\_\_ Contact Name \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_

## INVOLVEMENT

	Date of Service:	Time Served: (From When to When)	Number of Hours Served:	Description of what you did while serving:
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

I witnessed that the above student completed the community service described above.

\_\_\_\_\_  
Signature of Contact Person

Application Number: \_\_\_\_

# ESSAY



On a separate sheet of paper, please answer the following question in an essay.

## **"how will this scholarship affect you financially?"**

The essay should be a minimum length of two pages, double-spaced, not to exceed 750 words, using Times New Roman 12pt font. Your essay must be typed to be considered. Include your name in the bottom right-hand corner. (Your name will be removed before submission to our Scholarship Committee).

Please check the following boxes:

- I have completed the essay without any assistance from others.
- I have completed the essay without any assistance from Artificial Intelligence.
- I understand that my essay must be original and written solely by me. If AI-generated content is detected in my submission, I acknowledge that my application will be disqualified.

## CERTIFICATION

I certify all information provided on this application and all supporting documents are accurate and complete. I understand any misleading or false information will result in my application being disqualified. As a scholarship applicant, I give full consent for the use of my name and likeness to be used for promotional and publicity purposes. I understand my essay becomes the property of Ozark Federal Credit Union and the decision of the Scholarship Committee is final.

**Applicants Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Parent's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_  
(if under 18 years old)

### INTERNAL USE ONLY

- Application
- High School / College Transcript
- Academic Achievements Worksheet
- Community Involvement Worksheet
- School Acceptance Letter
- Essay

Date Received: \_\_\_\_\_

Application Number: \_\_\_\_\_