

2026

SCHOLARSHIP RULES

DUE DATE: MARCH 31, 2026





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 an active member of Ozark Federal Credit Union with all accounts in good standing for at least 12 months.
 - a. A member in good standing is defined as an active checking or savings account with no negative balances and no loan delinquencies.
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 March 31, 2026.

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 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, March 31, 2026.

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 March 31, 2026.
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.