



2026 EMBLEM COLLEGIATE SCHOLARSHIP

SCHOLARSHIP RULES

- To be eligible to receive the scholarship awarded, recipient must be an undergraduate student with a minimum 2.0 Grade Point Average (on a 4.0 scale), be a member in good standing* with Emblem Credit Union and attend full-time** at an accredited college, university or seminary of higher education that awards associate or baccalaureate degrees. Account must be opened for at least Six (6) months prior to application.
- Applicants must complete the electronic Scholarship Application and submit a current college transcript, one (1) letter of reference, and one-page essay based on the prompt, "An emblem is a symbol or object that represents something important to you. Describe your personal emblem and what it means in your life." Incomplete applications will not be considered.
- Previous scholarship recipients are ineligible.
- Scholarship award payments will be made for the fall semester or quarter immediately following award of the scholarship and cannot be claimed on a later date. No scholarship funds will be released directly to the recipient. Emblem Credit Union has no control over funds once released.
- Awards will be made payable to the accredited college, university or seminary of higher education only (not to any third party, including the scholarship recipient), as first designated by the award recipient. Once scholarship funds are sent, Emblem Credit Union cannot direct those funds to another college, university, or seminary. Award, when combined with other scholarship funds from other sources, shall not exceed 100% of the cost of tuition, fees, and required textbooks.
- Award recipient is solely responsible for providing Emblem Credit Union with appropriate information necessary to process the award and credit the recipient's account at the appropriate financial aid office. Recipients may be required to verify enrollment, or other applicable information, as directed.
- If recipient withdraws from enrollment during the course of a term, recipient may be required to reimburse Emblem Credit Union for unused awards.
- Awards will only be applied toward courses the student has not yet attended. Awards will not be applied to past due balances.
- Awards are not assignable or transferable and there shall be no changes or substitutions.
- Award recipients are fully responsible for all applicable federal, state, and local taxes and fees.
- This award may affect the amount of other financial aid for which a recipient may qualify, or the award may be reduced or nullified by other educational assistance and aid the recipient receives.
- All interpretations of these Rules by Emblem Credit Union shall be final. By participating and redeeming the award, the recipient agrees to these Rules and releases Emblem Credit Union and its directors, officers, employees and agents from any and all liability with respect to the award. The recipient agrees to the use of his/her name, photograph, and/or biographical information for advertising or publicity purposes, without further compensation.

Emblem Credit Union will send notice to the winner(s) and a check will be sent to the financial aid office of the college, university, or seminary to be attended by the recipients. No funds will be released directly to students. Essays will be judged by a scholarship committee to be determined by the Credit Union. In the event of a tie, GPAs may be used to determine the winners. Scholarship Committee decisions are final. Graduate students, employees, Board and committee members of Emblem Credit Union and their family members are not eligible. Must meet membership requirements. Insured by NCUA. *Good standing is defined as having a positive account balance and loans paid up-to-date, no charged off accounts. **Full-time enrollment is defined as at least 12 credit hours per semester.