



2017 Dupaco College Scholarship Program

Rules, Regulations, and Entry Procedures

The Dupaco Community Credit Union College Scholarship Program will award up to ten \$2,000 nonrenewable college scholarships to full-time, first-year students planning to attend an accredited community college, trade school, technical college or university. A minimum of two scholarships will be awarded to a qualified student planning to attend a community, trade, or technical college.

I. Eligibility

- A. Entrants must be classified as a first-time, full-time incoming freshman who will be attending an accredited community college, trade school, technical college or university.

II. Entry Requirements

- A. All entrants must submit an official high school transcript.
- B. Entrants must complete the online application found in Shine Online Banking (log in and click on the scholarship graphic). If unable to access Shine Online Banking to apply, entrants may contact Dupaco for a fillable-form PDF of the application.
- C. **There are two different options available to apply for this scholarship, please choose ONE:**
 - 1. **Written essay:** Entrants must submit an original, typed, 500-word essay addressing the following question:
"National Student Loan Debt in the United States: \$1.465 Trillion
Dupaco recognizes that student debt is a major issue in America and will likely become one of the largest financial obligations of a student's life, impacting future choices, such as buying a home or starting a family. In overcoming financial obstacles, we aim to improve our members' financial position and build valued relationships by delivering personalized financial advice, products and service. What are some steps that you can take to lessen the amount of student loan debt that you will owe?"*
**Student Loan Debt Clock as of 3:30 p.m. CST, December 16, 2016. <http://collegedebt.com/>.*
 - 2. **Creative video:** Entrants must submit a 60- to 90-second in length, original video centralizing the following topic:
"Pick your favorite Dupaco Money Clips video and illustrate how it may help you to keep your financial stuff together as you prepare for college. Money Clips videos can be found at <https://www.dupaco.com/MoneyClips>"
- D. Original transcripts and verification of A.C.T./S.A.T. scores (if available) must be mailed to the following address:
Dupaco Community Credit Union
Attn: 2017 Dupaco College Scholarship Program
5865 Saratoga Rd.
Asbury, IA 52002
- E. Entrants must submit all materials mentioned above in sections II.A-C by the deadline date, which is 5:00 p.m. (CT), March 31, 2017. Incomplete or applications not fulfilling the entry requirements will not be included in the judging.

III. Judging

- A. Judging will be accomplished by a panel of impartial judges selected by the Dupaco Community Credit Union Marketing Committee. Dupaco Community Credit Union will calculate the results, announce and contact the winners. All decisions are final. Winners and their high school counselors (if current high school student) will be notified by email on or before May 5, 2017.

- B. Judges will take into consideration each of the following areas: Scholastic standing, extracurricular activities, financial need, and the written essay or video.
- C. Written essays will be judged primarily on meaningful content, but originality, clarity, spelling, grammar, and punctuation will also be considered.
- D. Video entries must be 60- to 90-seconds in length and will be judged primarily on creativity and how well the content aligns with the video topic.
- E. The video submission must meet the following criteria:
 - Video entries must not be derogatory, offensive, threatening, defamatory, disparaging and libelous or contain any content that is inappropriate, indecent, sexual, profane, slanderous, and discriminatory in any way. Dupaco Community Credit Union reserves the right to discard or disqualify any entry it deems to contain inappropriate, offensive or is not keeping with Dupaco's image.
 - When filming video, entrants are to obtain written permission of third parties if filming on property other than that of the entrant's. If music is incorporated into the entrant's video, the entrant is responsible for submitting a complete list of production credits. Music must be original or written permission by the music's composer/author must be provided.
 - It must not contain content, material, or any element that displays any third-party advertising, slogan, logo, trademark, or otherwise indicates a sponsorship or endorsement by a third party.
 - It must be an original, unpublished work that does not contain, incorporate, or otherwise use any content, music, material, or element that is owned by a third-party or entity. Failing to provide proper documentation of permission to use such materials will result in the entry being disqualified.
 - Videos from digital cameras, camcorders, and phones are all acceptable. Entrants must submit the video by providing a YouTube link (privacy settings must be public so we can view it) in the appropriate field of the online application.
- F. Any statistics, quotes or information coming from an outside source must be cited. *Failure to cite sources is considered plagiarism and will result in disqualification.* Entrants may reference content across www.dupaco.com without the need for citation in order to illustrate points that are critical to the essay or video topic.
- G. All scholarship entries become the exclusive property of Dupaco Community Credit Union and by signing the electronic application, the entrant is giving Dupaco Community Credit Union permission to publish their written essay or video on Dupaco's website, affiliate websites, and social media.

IV. Administrative/Award Procedures

- A. Limit of one scholarship per winner.
- B. Winners must begin studies within one year of the date of written notification of the scholarship award.
- C. Winners must be enrolling as full-time, first-year students at accredited colleges, universities, technical colleges or trade schools.
- D. Scholarship funds will be paid directly to the institution in the name of the recipient within three months of the date of written notification of the scholarship award. If the recipient later decides not to pursue post-secondary education, or decides to attend an ineligible college or university, he/she will become ineligible and must forfeit the scholarship funds.
- E. Funds are to be used only for tuition, room and board, or books.

V. Authority of Dupaco Community Credit Union

- A. Dupaco Community Credit Union has the authority to amend any of the above rules to ensure fairness in the awarding of the scholarships.
- B. Any questions regarding the scholarship program should be emailed to marketing@dupaco.com.