

At Tendto, we make it a priority to support young members looking to pursue higher education. To help our members fund their future, we're investing in YOU! We are now accepting applications for our 2025 Scholarship Program.

Our Scholarship Program is designed to support college-age members who are motivated in their academic endeavors, active in their schools and contributing to their community by giving back to others through their participation, service and volunteer work.

Eligibility

Applicants must:

- Be a primary member in good standing (account is in your name listed first)
- Have a cumulative High School or College GPA of 3.0 or higher
- Be a graduating high school senior or an enrolling/returning undergraduate student
- Plan to enroll in an accredited college or vocational school full time (12+ hours) for the upcoming academic year. Proof of acceptance/enrollment will need to be submitted upon request.
- Not be employed by Tendto or serving on the Board of Directors

Application Requirements

Eligible applicants must submit the following to be considered for qualification:

- 2025 Scholarship Application Form (all sections completed with signed Authorization & Release)
- Essay or video answering this year's scholarship topic question
- At least one letter of recommendation from a teacher dated for the current year (maximum of 2)
- Current high school or college transcript showing at least the last 2 quarters or most recent semester

Topic Question/Response Requirements

If eligible, an entrant may enter the scholarship contest by submitting an essay or video response to the scholarship topic question:

- **What Matters Most: What Do Teens Look for in a Financial Institution?**
Credit unions were built on the idea of serving their members, but are they meeting the needs of the next generation? For this essay, explore what your peers value most when choosing where to bank — things like mobile banking, customer service, low fees, or community involvement. Conduct a short survey or interview fellow students, and provide suggestions for how a credit union like Tendto can better reach and support your generation.

Essay Requirements: To enter an essay response in the contest, essays must contain a minimum of 500 words and a maximum of 1000 words. Essay entry must be typed, 12 point, and double spaced. The applicant's name should be included in the upper right-hand corner of each essay page. The essay question should be included on page one only. Tendto reserves the right to disqualify an essay for the use of AI.

Video Requirements: To enter a video response in the contest, create a 3-5 minute video answering the topic question. A link to the video must be included in the application form. Video entries can be edgy, funny, bold, simple, serious – or anything in between.

- Entrants are to prepare an original video that is 3 to 5 minutes in length. When filming video, entrants are to obtain written permission of third parties if filming on property other than that of the entrants. 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.
- One video scholarship submission per entrant. Subsequent entries will be disqualified.
- Videos should be created and uploaded to a site where it creates a sharable URL such as YouTube, Vimeo, Flickr, Dropbox, etc. Be sure the video link is not locked down; if it's set to private, we won't be able to view the submission.
- Video entries must not be derogatory, offensive, threatening, defamatory, disparaging, and libelous or contain any content that is inappropriate, indecent, sexual, profane, impolite, slanderous, and discriminatory in any way.
- 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.
- It cannot be longer than 5 minutes. If it is longer than this, only the first 5 minutes will be evaluated.

How to Enter / Submission Deadline

Completed applications must be uploaded online at tendto.org/News/Tendto-Scholarship-Program. All scholarship applications and essays/videos will need to be submitted by Sunday, June 1, 2025, at 11:59:59 p.m. EST. Late or incomplete entries will not be accepted for any reason.

NO PURCHASE NECESSARY TO ENTER OR WIN. Participation constitutes entrant's full and unconditional agreement to, and acceptance of, these Official Rules.

By submitting your entry, you grant permission to Tendto to use your photograph(s), name, story and/or voice for communication purposes, including without limitation in publications on the web, and releases Tendto from any liability that may result from a use consistent with said release.

All federal, state, and local laws and regulations apply. Tendto reserves the right to disqualify any entrant from the scholarship if it reasonably believes that the entrant did not follow the guidelines set forth, such as by submitting content that is inappropriate or providing false information within the context of the scholarship concerning identity, age, eligibility, mailing address, telephone number, e-mail address, and Tendto affiliation. Tendto also reserves the right to disqualify any entrant if it reasonably believes that the entrant has attempted to undermine the legitimate operation of the scholarship by cheating, deception, or other unfair playing practices or annoys, abuses, threatens or harasses other entrants, viewers, or the judges.

Tendto and its agencies are not responsible for lost, late, incomplete, damaged, destroyed, delayed, stolen, misdirected or illegible entries. Tendto is not responsible for the use of copyrighted material. Once submitted, essay/video entries become the sole property of Tendto and will not be acknowledged or returned.

Selection of Scholarship Winners

Both the written application and essay/video response will be reviewed and screened by Tendto to ensure eligibility. All eligible applications will be reviewed by a selection committee appointed by the credit union. Applications will be scored based on their answers to the topic question, writing style and presentation, extra-curricular, community and school involvement, academic achievement and letters of recommendation. All decisions of Tendto are final and binding. Odds of winning depend on the number of eligible entries received. The selection committee is committed to the equal opportunity of all applicants without regard to race, religion, color, sex, national origin, age or disability.

Judges will evaluate and attribute a score to each submission based upon the criteria listed above. In the event of a tie, the submission that received the higher score from the judges in the category of "effectiveness in addressing the scholarship question" will be selected as the winner. In the event that a potential winner is disqualified for any reason, the submission that received the next-highest score will be chosen as the potential winner.

All scholarship recipients will be notified by email by June 30; applicants who are not selected will not be notified. Tendto reserves the right to, at its sole discretion, select no winners.

Awards

Tendto will award a total of \$17,500 to three (3) recipients. Each scholarship awarded will be a one-time scholarship. The first-place winner will receive \$10,000, the second-place winner will receive \$5,000 and the third-place winner will receive \$2,500. Plus, each recipient will have a \$500 donation made to the charity of their choice. All funds will be made payable to the winner and the college/university or vocational school they attend. Funds will not be disbursed to the student directly. Termination of the student's enrollment or failure to maintain full-time status will result in cancellation of the award, and the remaining funds will be returned to the credit union. Funds may be forwarded to another accredited university upon request and proof of enrollment. Tendto is not responsible for and shall not be liable for any late, lost, or misdirected notification, or for winner's unsuccessful efforts to claim any prize. All federal, state, provincial, and local taxes are the sole responsibility of the winner.

By accepting and/or using prize, the winner agrees to the use of his/her essay/video, name, voice and/or likeness for the purpose of advertising, trade, or promotion without further compensation, unless prohibited by law.

Applicants may reapply for subsequent years as long as they qualify.

General Terms & Conditions

By entering, each participant agrees to be bound by these Official Rules and the decisions of Tendto, which shall be final. Tendto, agents and representatives of Tendto, its parent companies, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, and legal advisors are not responsible for and shall not be liable for: (i) late, lost, delayed, damaged, misdirected, incomplete, illegible, or unintelligible entries (ii) telephone, electronic, hardware or software program, network, Internet, or computer malfunctions, failures, or difficulties of any kind; (iii) failed, incomplete, garbled, or delayed computer transmissions; (iv) any condition caused by events beyond the control of Tendto that may cause the contest to be disrupted or corrupted; (v) any injuries, losses, or damages of any kind arising in connection with or as a result of the prize, or acceptance, possession, or use of the prize, or from participation in the contest; or (vi) any printing or typographical errors in any materials associated with the contest. Tendto reserves the right, in its sole discretion, to suspend or cancel contest at any time for any reason, including fraud, or a computer virus, bug, or other technical problem which corrupts the administration, security, or proper play of the contest.

By submitting an entry: Entrant warrants and represents that the entry is original and has been legally created; does not infringe the intellectual property, privacy or publicity rights or any other legal or moral rights of any third party; has not been entered in or won previous contests or awards; and has not been published or distributed previously in any media. Entrant represents that he/she owns all rights to his/her entry, including, without limitation, the copyrights in the recording and the performance contained therein. Entrant further represents and warrants that the Entrant has obtained permission from each person whose name, image, likeness or voice ("Likeness") is included in the entry, and that such person(s) have granted Entrant all necessary rights to use the person's Likeness as described in these rules, and that Entrant can make written copies of such permissions available to Tendto upon request. If the Likeness of a minor is included, such grant of rights must include written permission from the minor's parent or legal guardian authorizing the use of the minor's Likeness on behalf of the minor.

Limitations on Liability & Release

By participating in the contest, each participant agrees to release and hold Tendto and the employees, officers, directors, shareholders, agents, representatives of Tendto, its parent companies, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, and legal advisors, harmless from any and all losses, damages, rights, claims and actions of any kind in connection with the contest or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy.

No liability or responsibility is assumed by Tendto and the employees, officers, directors, shareholders, agents, representatives of Tendto, its parent companies, affiliates, subsidiaries, advertising, promotion, and fulfillment agencies, and legal advisors, resulting from any entrant's participation in or attempt to participate in the contest or ability or inability to upload or download any information in connection with participating in the contest.

Applicant Information

Member Name: _____ Account Number: _____

Street Address: _____ City, State, Zip: _____

Phone Number: _____ Email Address: _____

High School: _____ Graduation Date: _____

College or University You Attend or Plan to Attend: _____

Major or Anticipated Major: _____

Current GPA: _____ Anticipated Graduation Date: _____

Additional Applicant Information

If additional space is needed to complete the information requested below, you may attach a separate page that includes your full name.

Please list or describe any extracurricular activities, community service, volunteer work you have participated in:

Please list or describe any honors or awards you have previously received. (Examples: National Honor Society, Dean's List, Student/Athletic Awards, etc.):

Please list or describe any current or previous leadership positions held. (Positions can be elected or appointed, should NOT be the same as those listed above. Examples: Student Government Officer, Team Captain, Club Officer, etc.):

Video Submission

3-5 minute videos should be created and uploaded to a site where it creates a sharable URL such as YouTube, Vimeo, Flickr, Dropbox, etc. Be sure the video link is not locked down; if it's set to private, we won't be able to view the submission.

URL for Video Submission: _____

Essay Submission

Essays should be attached on a separate page and must contain a minimum of 500 words and a maximum of 1000 words. Essay entry must be typed, 12 point, and double spaced. The applicant's name should be included in the upper right-hand corner of each essay page.

Authorization & Release

I certify that the information in the application and any enclosed documents are true and correct. I also certify that I personally answered all questions and wrote the essay or created the video relating to this scholarship application. Further, I certify that my video (if applicable) does not contain, incorporate or otherwise use any content, music, or element that is owned by a third party or entity.

I understand that if for any reason I discontinue my studies, I must notify Tendto Credit Union. I also authorize the release of information to confirm and/or verify this application. If I am awarded a scholarship, Tendto Credit Union may use my name and essay submission for publicity purposes.

Member Signature: _____ Date: _____

Parent/Guardian Signature: _____ Date: _____

For Tendto Use Only

Verified By: _____ Date: _____