

January 23, 2023

Dear Counselor,

Alabama Teachers Credit Union is pleased to offer our Synced Seniors Scholarship again this year. Four (4) \$3000 scholarships will be awarded to students in our counties of service.

In addition, we are offering the fifth annual Leta Henson Johnson Memorial Scholarship. This \$3000 scholarship will be awarded to one student in our counties of service who intends to major in a business-related field. We are asking that you nominate a deserving student for consideration from your high school and share the following application URL with your nominee:

<https://apply.mykaleidoscope.com/scholarships/lhjmemorial2023>

Please note, this nominee does not have to be a current member of Alabama Teachers Credit Union to apply.

Enclosed you will find the program flyer, rules, and requirement checklists for both scholarships. Please feel free to copy the Synced Seniors material and distribute as needed. Information and an application link for the Synced Scholarship may also be located on www.atcu.com. We will accept applications through Friday, April 7th. Winners will be notified by April 28th. Thank you in advance for notifying your student body about our Synced Seniors Scholarship, and your nomination of a student for consideration for our Leta Henson Johnson Memorial Scholarship. Please contact me with any questions.

Sincerely,

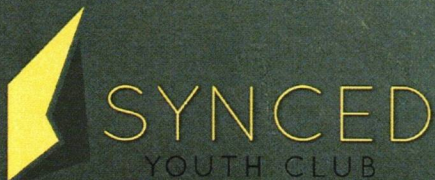
A handwritten signature in blue ink that reads 'Emily Mayben'.

Emily Mayben
Marketing Director
Alabama Teachers Credit Union
256.439.3646
marketing@atcu.com

Learn. Together.

2023 Synced Seniors Scholarship

WE BELIEVE THERE IS A SUCCESS STORY IN ALL OF US.



We are rooted in education and believe everyone can achieve success with opportunity. With our good faith in Alabama's contribution to the future, Alabama Teachers Credit Union is accepting applications for our Synced Senior Scholarship.

Apply beginning January 3, 2023.

Four (4) \$3,000 scholarships will be awarded to deserving high school seniors.

Submission deadline is April 7, 2023.

Winners will be notified by April 28, 2023.

Visit atcu.com for a helpful requirement checklist, official rules, and to apply.

The following requirements must be met:

- ATCU member in good standing*
- High School Senior with at least 2.0 or higher Grade Point Average
- Account must be opened for at least six (6) months prior to application
- Provide high school transcript for the most recently completed semester
- Letter of acceptance from accredited college, university, or seminary
- Provide ATCU with one (1) letter of reference from a non-relative
- Submit a one-page essay based on the prompt, "How can you make a difference in our world?"

Alabama Teachers 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 ATCU 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.

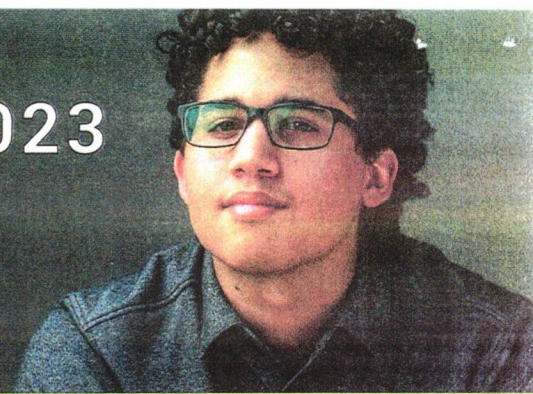


Apply online at

atcu.com

Synced Seniors Scholarship 2023

WE BELIEVE THERE IS A SUCCESS STORY IN ALL OF US.



Requirement Checklist

- Alabama Teachers Credit Union member in good standing*
- High School Senior with at least a 2.0 or higher GPA
- Account opened for at least six (6) months prior to application
- High school transcript for the most recently completed semester
- Letter of acceptance from accredited college, university, or seminary
- Letter of reference from a non-relative
- One-page essay based on the prompt,
"How can you make a difference in our world?"

Submission deadline: April 7, 2023

Winners notified by April 28, 2023

*Alabama Teachers Credit Union will accept all Alabama residents, and all funds will be sent to the member's account in their primary or secondary membership. The requirements and rules will be available online at www.atcu.com or will be sent to you via email. The Synced Seniors Scholarship is not available to current students of any Alabama institution of higher education. Synced Seniors Scholarship is not available to graduate students and does not include a tuition reimbursement. Synced Seniors Scholarship is not available to current members of any Alabama institution of higher education. Synced Seniors Scholarship is not available to current members of any Alabama institution of higher education. Synced Seniors Scholarship is not available to current members of any Alabama institution of higher education.



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Synced Seniors Scholarship 2023

WE BELIEVE THERE IS A SUCCESS STORY IN ALL OF US.

Scholarship Rules



1. To be eligible to receive the scholarship awarded, recipient must be a high school senior with a minimum 2.0 Grade Point Average (*on a 4.0 scale*), be a Synced member of ATCU in good standing,* and accepted at an accredited college, university, or seminary of higher education that awards associate or baccalaureate degrees. Scholarships will not be awarded for graduate school or trade school. Account must be opened for at least six (6) months prior to application.
2. Applicants must complete the electronic Scholarship Application and submit a current high school transcript, one (1) letter of reference, a one-page essay based on the prompt, "How can you make a difference in our world?" and proof of acceptance at an accredited college, university or seminary. Incomplete applications will not be considered.
3. Employees, Board and committee members and their immediate family members (*spouse, siblings, children, or grandchildren*) are not eligible.
4. Previous scholarship recipients are ineligible.
5. 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 students. ATCU has no control over funds once released.
6. 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 to the college, or university, or seminary designated by the award recipient, Alabama Teachers 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.
7. Award recipient is solely responsible for providing Alabama Teachers 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 other information, as directed.
8. If recipient withdraws from enrollment during the course of a term, recipient may be required to reimburse Alabama Teachers Credit Union for unused awards.
9. Awards will only be applied toward courses the student has not yet attended. Awards will not be applied to past due balances.
10. Awards are not assignable or transferable and there shall be no changes or substitutions.
11. Award recipients are fully responsible for all applicable federal, state, and local taxes and fees.
12. 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.
13. All interpretations of these Rules by Alabama Teachers Credit Union shall be final. By participating and redeeming the award, the recipient agrees to these Rules and releases Alabama Teachers 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.

Alabama Teachers 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 attended by the recipient. No funds will be released directly to the recipient. 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 winner. Scholarship Committee decisions are final. Employees, Board and committee members of ATCU 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.



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LETA HENSON JOHNSON

MEMORIAL SCHOLARSHIP

2023



LETA HENSON JOHNSON MEMORIAL SCHOLARSHIP

Apply beginning January 3, 2023.
One (1) \$3,000 scholarship will be awarded.

Alabama Teachers Credit Union is proud to present the Leta Henson Johnson Memorial Scholarship. Mrs. Johnson was an almost 30 - year employee of ATCU, where she worked in various capacities and eventually served as Vice President. Leta was an enthusiastic proponent of the credit union movement and embodied the philosophy of "people helping people," encouraging those around her to pursue their dreams, often even assisting to make those dreams a reality. ATCU's goal in providing this scholarship is to equip students pursuing higher education in the field of business. We ask that high school counselors nominate one senior from their respective school.

The following requirements must be met:

- High school senior with Grade Point Average of at least 2.0 or higher
- Intended major must be business related
- Provide high school transcript for the most recently completed semester
- Demonstrate scholastic / financial need for scholarship
- Provide ATCU with one (1) letter of reference from high school counselor
- Submit a one-page essay based on the prompt, "How can you make a difference in our world?"

Counselors:

Please nominate one student from your school to apply by sharing the QR code below. The student's uploaded letter of reference must be from you, the counselor.

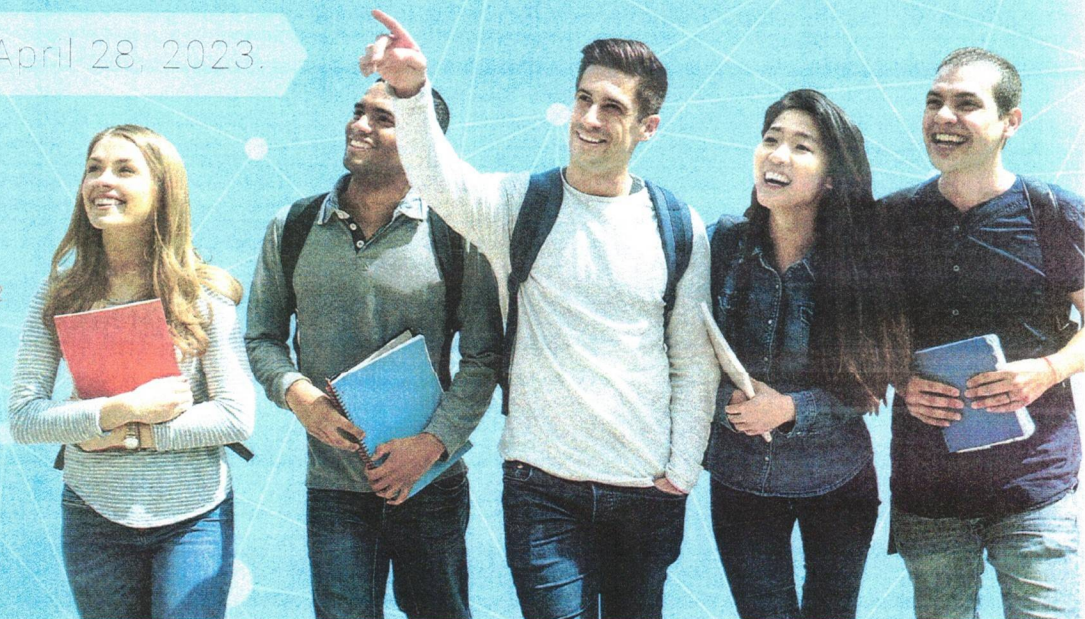
Submission deadline is April 7, 2023.
See enclosed documents for a helpful requirement checklist and official rules.

Winner notified by April 28, 2023.



P.O. BOX 1400 | GADSDEN, AL 35902
800.470.0704 | ATCU.COM

SCAN TO APPLY

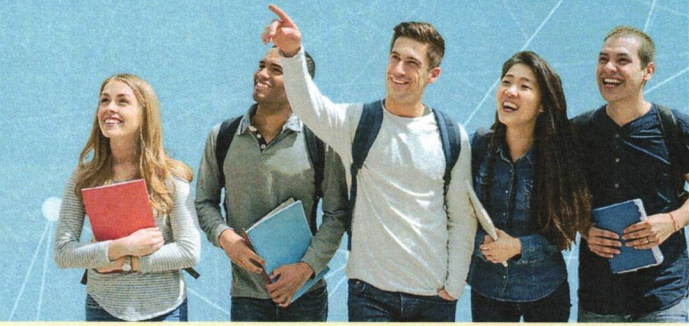


Alabama Teachers Credit Union will send notice to the winners and a check will be sent to the financial aid office of the college, university, or secondary to be attended by the recipients. No funds will be released directly to students. Funds will be managed by a scholarship committee to be determined 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 ATCU and their family members are not eligible. Insured by NCUA.

LETA HENSON JOHNSON MEMORIAL SCHOLARSHIP

Requirement Checklist

2023



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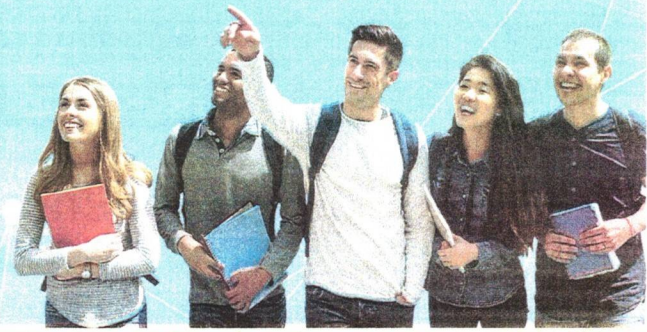
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LETA HENSON JOHNSON MEMORIAL SCHOLARSHIP

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2023



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2. Applicants must complete the electronic Scholarship Application and submit a current high school transcript, one (1) letter of reference from high school counselor, a one-page essay based on the prompt, "How can you make a difference in our world?," and proof of acceptance at an accredited college, university or seminary. Incomplete applications will not be considered.
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