### **ABOUT CREDIT UNIONS:**

Credit Unions are member owned, not-for-profit, financial cooperatives that provide many no-cost services, whereas banks operate on a for-profit basis. Credit Unions provide their members with affordable, low-interest loans and competitive dividend rates on deposit accounts.

### **NEW WAVE SAVERS ACCOUNTS:**

New Horizons Credit Union offers youth accounts designed to help teach our young members the importance of saving and understanding financial responsibility. Any parent or guardian can open a youth account for their child. If the child is at least 16 years of age, the child may open a youth checking account as long as the parent or guardian is joint on the account. Our New Wave Savers Youth Account members receive:

- » Welcome gift
- » Yearly birthday postcard to redeem for a prize
- » Branch visit treasure chest prizes with deposits
- » No cost debit card with no cost checking account (if 16 years old with parent's authorization)
- » Access to Biz Kid\$ online financial education link at NewHCU.org
- » Invitations to participate in periodic contests
- » And we're thinking of more every day!

## **BECOME A MEMBER:**

If you live, work, worship, or attend school in Mobile, Baldwin, Washington, Clarke, Monroe, or Escambia County in Alabama or Escambia, Santa Rosa, or Okaloosa counties in Florida, you are eligible for membership at New Horizons Credit Union. You can also join New Horizons Credit Union if you are related to a current member or if you work for a member company. If you have any questions about your eligibility, please contact us at (251) 316-3240. Membership information is available on our website at NewHCU.org, or you can stop by any of our branches and speak with a New Horizons Credit Union representative. Minors must be accompanied by a parent or guardian. New Horizons Credit Union is federally insured by the NCUA.



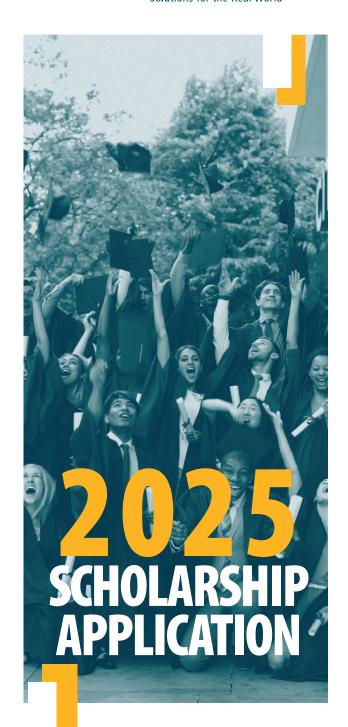
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# **2025 New Horizons Credit Union Scholarship Application**

New Horizons Credit Union offers financial solutions for the real world through this annual scholarship opportunity for graduating high school New Horizons members. This program has been going strong for 22 years with over \$85,000 in scholarships awarded. Since we are a not-for-profit financial cooperative, committed to the credit union industry philosophy of "People Helping People," scholarships will be awarded based on the student's academic performance, as well as, community involvement.

#### **Eligibility requirements:**

- Applicant must have a New Wave Savers Youth Account and be the primary owner in good standing.
- Applicant must be a graduating high school senior planning to attend an accredited college, university, community college, or technical school and be a full-time student.
- Applicant must request a sealed official high school transcript to accompany this application and other documents required.
- Completed application with supporting sealed official transcript and any other documentation must be received by April 1, 2025 to qualify. *Incomplete application is subject to disqualification.*
- Applicant and parent/guardian understands that if selected as a winner, the Credit Union may publish the winner's name and likeness in any media, including social media, for commercial and promotional purposes, and without compensation.

#### Please attach a resumé to this application *detailing in a couple sentences* the following:

- Extracurricular School Activities
  Community & Civic Involvement
  - Honors & Awards Interests, Hobbies, & Part-time Jobs

## On a separate piece of paper, in essay form, doubled spaced, and 500 words <u>MINIMUM</u>, please write the reason for your choice in degree or career. <u>Inability to follow essay format will result in immediate disqualification</u>.

#### **Student's Information:**

First		_Middle		Last			
Address			City		State	Zip	
Date of Birth	Ne	w Horizons Acco	ount Number ( <i>require</i>	ed)			
Phone Number ()–	=	E-mail					
High School Name			High School	l Graduation Date	2		
Guidance Counselor Inform	nation:						
Name		E-mail					
High School Address							
City	State	Zip	Counselor'	's Phone # (	)	X	
High School Senior Award/Honors [	Day (if known): Da	nte	Time	Location _			
ACT/SAT Composite Score	College/U	niversity/Techni	cal School you plan t	to attend			
Choice of Degree or Career Path			Anticipat	ed Start Date			
I have read & understand all of th understand that withholding info							
Student's Signature		Parent	t's Signature			Date	

\*Please know that scholarship recipients will be notified no later than May 31, 2025.

Submit applications and official sealed high school transcript to:

New Horizons Credit Union Attn: Scholarship Committee 622 Azalea Road Mobile, AL 36609

## Application due April 1, 2025