



Senior Year has finally arrived! As this year should certainly bring a lot of reflection, looking back to appreciate both your accomplishments and the fond memories of the past several years, it will also likely bring anticipation and perhaps some uncertainty of what the future may bring financially. Atomic Credit Union will be providing 3 quarterly newsletters filled with useful information that will provide a better understanding of financial literacy and ways to improve your financial health.

- The first edition will highlight the importance of saving money and how saving can positively impact your future.
- The second edition will focus on the importance of building credit and maintaining good credit.
- The third edition will serve as a cautionary overview of financial traps or pitfalls, along with things that can be done to help avoid such instances.

Huntsmen



Student-Run Credit Union

A division of



Please keep in mind, these newsletters will only provide general information and serve as an educational tool. These newsletters shall not be construed as financial advice. Simply put, the spirit behind these newsletters is to help you to continue to learn, teaching you the things we feel would have been most useful for us at your age.

Finally, this newsletter will also serve to keep you updated with Atomic Credit Union scholarship information. Last year, Atomic Credit Union offered 69 students in our local communities' scholarships, with a total awardable amount exceeding \$34,000. Please do not miss these exciting opportunities.

Atomic Credit Union is wishing you a wonderful academic year filled with great success in the classroom, in your athletics, in your activities, and in your community. Atomic Credit Union remains committed to the success of our local communities and would like to be a part of helping to ensure this year is the best it can be for all our area students in the Class of 2023.

Don't Forget to Check out the Student-Run Credit Union every week at your school!

Debit Cards, Increased Interest Rates, Mobile App Capabilities and so much more.....



Scholarship Application Information

The Atomic Credit Union Scholarship Program has been established to recognize and assist those students in need at our high schools with student-run credit union branches, including Career Technology Centers, who desire to further their education. Scholarships in the amount of five hundred dollars (\$500.00) will be awarded and disbursed among our participating student-run high schools. Additionally, two scholarships in the amount of five hundred dollars (\$500) will be awarded to our membership at large. By the end of the first term, proof of enrollment (schedule, school invoice or verification letter from the Registrar's office) must be emailed to ldenny@atomiccu.com. When the proof of enrollment is received indicating the student did, in fact, enroll/attend an accredited school, the sum of \$500 will be deposited in the student's Atomic Credit Union account.

The applicant must be a 2023 graduating senior of a high school or technical school and have plans to enroll or be currently enrolled in an accredited school of higher education as a full-time student in the summer or fall of 2023. The applicant must have a minimum 2.5 GPA on a 4.0 scale.

The **applicant (student) must be a current member** of Atomic Credit Union with the account being opened no later than December 31st, 2022.

The following information must be submitted in a large manila envelope and received at any of our office locations no later than 6:00 PM on **Friday, March 31, 2023**. Our office locations are: Athens, Beaver, Chillicothe – Bridge St, Chillicothe – Western Ave., Jackson, Logan, Lucasville, Minford, Oak Hill, Piketon, Portsmouth, Washington Court House, Waverly, Wellston and Wheelersburg.

1. Completed application form provided by Atomic Credit Union.
2. Official copy of the applicant's 7th semester transcript, which lists accumulative GPA.
3. Official ACT or SAT results listed on transcript of grades, and rank in class.
4. **Handwritten** essay, 200 words maximum, on the following question:
In your own words, what can credit unions do to attract the younger generation?
Handwriting must be legible



Scholarship Application

Name _____

Mother/Guardian's Name _____

Address _____

Father/Guardian's Name _____

Address _____

Phone/Cell Phone _____

High School _____

Atomic CU Member No. _____

E-mail Address _____ (Please do not use your school email address)

By signing below, I understand that all information provided in this application is true to my knowledge and will be kept in complete confidence. I understand that an official copy of my high school and post-secondary education transcript will be released and used in the scholarship selection process. I further give the Scholarship Committee consent to verify or confirm this information which I have listed above.

If selected to receive a scholarship, and should I choose not to attend an accredited school of higher education or withdraw during the grading period during the summer or fall term in 2023, the scholarship will be revoked. Additionally, if I choose to close my account at Atomic Credit Union before disbursement, the scholarship will be void.

Applicant's Signature: _____ Date: _____

Parent /Guardian's Signature: _____ Date: _____
(Required if student is under the age of 18)



Please answer the following questions:

1. How long have you been a member of Atomic Credit Union? _____
 2. Have you been accepted to any schools? _____
 3. If so, which do you plan to attend? _____
 4. What degree do you plan to pursue (Major field of study) _____
 5. Do you plan to enroll in summer or fall? _____
 6. Have you worked a job while in high school? _____
 7. If so, what type of position? _____

 8. How many hours per week? _____
 9. Are you currently or have you taken college classes? _____
 10. If so, what courses? _____

 11. What other scholarships have you received? _____

 12. What is the approximate value of each? _____
 13. What is your total household income? _____
 14. Are there any special circumstances which you feel should be considered?

 15. If you have any other information, such as clubs, memberships, extracurricular activities, etc. you feel you need to add to assist us in our decision, *please list on a separate sheet of paper.*
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