



In 1935, when credit unions were helping Americans through the Great Depression, the treasurer of a Midwestern credit union said credit unions were “not for profit, not for charity, but for service” and that philosophy holds true today.

Credit unions continue to look out for their members’ interests and provide a level of service that is not generally available at other financial institutions. Whether it’s providing a loan to help a member cover unexpected medical bills, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used car loan, credit unions make a difference for their members and the communities they serve.

In connection with these ideals, 1st Financial Federal Credit Union has designed the Horizon Scholarship to encourage financial literacy and promote higher education. The \$1000 scholarship has been awarded to one graduating high school senior annually since 1996.

We have enclosed several applications for the Horizon Scholarship and appreciate your making them available to the students of your high school. The applicant must be a member of 1st Financial Federal Credit Union with six (6) months continuous good standing. Completed applications must be postmarked no later than April 4, 2012 so that the Scholarship Committee can complete the selection process by late April. Applications postmarked after this deadline will not be considered.



**HORIZON  
SCHOLARSHIP**  
at 1st Financial Federal Credit Union

**Background**

1st Financial Federal Credit Union has been awarding the Horizon Scholarship since 1996. The Horizon Scholarship program is designed to encourage financial literacy and promote higher education.

**Scholarship Information**

One (1) \$1,000 scholarship will be awarded to a graduating high school senior who is a member of 1st Financial Federal Credit Union. The winning applicant will receive a check made payable to the student's choice of higher education (college, university, technical college, etc.) in April at the 1st Financial Annual Meeting.

**Eligibility Requirements**

1. Graduating High School Senior (attendance at public school, private school, or home school).
2. Six (6) months continuous good standing 1st Financial Federal Credit Union membership (satisfied by April 1, 2012).
3. If awarded the 2012 Horizon Scholarship, proceeds must be used for 2012-2013 school year.
4. Applications must be received by April 4, 2012 to be considered.
5. 1st Financial Federal Credit Union employees, board members, and relatives of employees and board members are not eligible to participate.

**Scholarship Criteria**

Judging will be based on academic achievement, writing assessments, as well as the student's potential, and financial need.

Please complete the following:

**1. Essay Requirements**

Applicants must write an essay based on the following question:

"Why are credit unions the better choice for consumers?"

*Essay must be typed, double-spaced, and no longer than 2-3 pages in length.*

**2. Include Copy of Most Recent Report Card**

**3. Enclose this application**

Application			
Name:			
Address:	City:	State:	Zip:
Home Phone:	Alternate Phone:		
Date of Birth:	1st Financial Account Number:		
Parent/Guardian Name:	Daytime Phone Number:		
High School Information			
High School:			
Extra Curricular Activities (please include the year which you participated):			
College/University/Tech School Information			
Applied to:			
Were you accepted?:		Anticipated Major:	

Please return application, essay, and copy of most recent report card by April 4, 2012 to:  
 1st Financial Federal Credit Union  
 1232 Wentzville Parkway  
 Wentzville, MO 63385  
 Attn: Marketing Department

