



SCHOLARSHIP PACKET 2026-2027 School Year

United Poles Federal Credit Union is offering educational scholarships for the 2026-2027 school year. Maximum of five (5) scholarships will be awarded in the amount of \$1,000.00 each to United Poles Federal Credit Union members.

ELIGIBILITY

Applicants must meet ALL of the following criteria:

- 1.) Must be a member, in good standing, of United Poles Federal Credit Union.
NOTE: You must be a primary member with an account in your own name, or a spouse who is a joint owner on the primary member's account. If not a member, you can become one
- 2.) Must be a U.S. citizen or a legal resident of the U.S.
- 3.) Must be enrolled, or will be enrolled, in an accredited college, university or trade school.
- 4.) Must have a minimum GPA of 2.5.
- 5.) Must be attending college during the school year listed on the scholarship application.

APPLICATION

- 1.) Must be returned by July 31, 2026
- 2.) Must be filled out completely.
- 3.) Must be typed or neatly printed.

SELECTION

Applications will be reviewed by the United Poles Federal Credit Union Committee. The Committee consists of UPFCU staff, Board of Directors and Credit Union members. Academic Record, Financial Need and Personal Statement, Community Service/School Activities, and Essay each account for up to 25% of the overall score. Finalists may be asked to meet with the Committee for an informal interview.

PAYMENT

Each award will be paid directly to the college, university, or trade school of choice, credited in the recipient's name. Award will be sent to the school after September 1, 2026, upon submission of verified registration.

CANCELLATION

Failure to maintain your status at school (including being terminated from school or dropping out of school) will result in the cancellation of the award and any remaining funds will be returned to the Credit Union and not redistributed. Remaining funds may be forwarded to another accredited college, university or trade school upon request and proof of enrollment (subject to all applicable scholarship rules).

QUESTIONS?

Please call 1-800-333-7713 and ask for the Scholarship Coordinator.

Application Checklist

Two copies of your scholarship packet are required. Please put each packet together as follows.

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1) COMPLETED APPLICATION

- Do not leave questions blank. If your answer to a question is "no", "none", or "not applicable", please state as such.
- Please type your entry, if possible, or print legibly in ink.

2) SHEET ATTACHMENTS - Place directly behind the application.

- School Activities, Community Service, and Leadership Rolls (if additional space was needed).
- Explanation of Financial Need and Personal Statement (tell us about yourself).

3) ACADEMIC TRANSCRIPT - Place behind attachments.

- Transcripts should include a minimum of your **MOST RECENT TWO YEARS** of schooling. If submitting unofficial transcripts, they must be clear and unaltered. Records should be complete through the last grading period.

4) LETTERS OF RECOMMENDATION - Place recommendations behind transcript(s).

- At least one (1) letter of recommendation is required.
- Letters of recommendation are to be sent to you. Make sure you receive all recommendations before submitting your scholarship packet.

5) COMPLETED ESSAY - Place essay behind letters of recommendation.

- You are to include an essay, consisting of 300 words or less stating,

Nearly 71% of Gen Z feel wealth-building is becoming less achievable. How can our Credit Union offer more than just "lower rates" by providing transparent paths to homeownership or small business ownership that feel realistic in 2026; how can a credit union shift from being just a place to store money to a partner that builds actual paths to wealth?

6) CHECKLIST – Once you have put your packets together, double-check your list. No report covers, please.

If sending by mail, all items must be *received* on or before July 31, 2026.* Send to:

Scholarship Program
United Poles Federal Credit Union
412 New Brunswick Ave.
Perth Amboy NJ 08861

*United Poles Federal Credit Union is not responsible for lost or misdirected items sent by mail.

If you prefer, you can bring the application to any of the following Credit Union locations by the above deadline.

LOCATIONS:

412 New Brunswick Ave, Perth Amboy, NJ 08861
1161 W. St. Georges Ave, Linden NJ 07036
111 Main St, Suite 1, E. Brunswick, NJ 08816

NOTE: Packets that are incomplete, out of order, and/or not received by the deadline, are subject to DISQUALIFICATION.

PERSONAL DATA

APPLICANT# _____

Are you a U.S Citizen or Legal Citizen? Yes No
Are you related to UPFCU employee or volunteer? Yes No If "Yes", your relationship _____

Name: _____
Number Last First M.I Birth date Account

Address: _____
Street City State Zip

Telephone: _____ E-mail Address: _____ Cumulative GPA (4.0 Scale) _____

Mark Appropriate Box

Graduating High School Senior Name of High School _____
 Continuing College Student Name of College _____
 Other _____

SCHOLARSHIP USE

What school will the scholarship be used for? _____

Are you currently enrolled in a post-secondary school? Yes No

What will be your class status? Freshman Sophomore Junior Senior Graduate/Ph.D Vo.Tech./Trade School

EDUCATIONAL BACKGROUND

Other Post-Secondary Schooling:

School _____

Dates _____

Please include a copy of your academic transcripts for *at least* your **most recent 2 years of schooling**.

EMPLOYMENT BACKGROUND

1) Current Employment: _____

Dates (From) _____ (To) _____ Hours per week _____

2) Previous Employment: _____

Dates (From) _____ (To) _____ Hours per week _____

(If more space is needed, please attach a separate sheet.)

ESSAY

Nearly 71% of Gen Z feel wealth-building is becoming less achievable. How can our Credit Union offer more than just "lower rates" by providing transparent paths to homeownership or small business ownership that feel realistic in 2026; how can a credit union shift from being just a place to store money to a partner that builds actual paths to wealth? **ESSAY MUST BE LIMITED TO 300 WORDS**

Before submitting, be sure to review the Application Checklist. Applications will be disqualified if not complete. Please list below any of the following in which you are currently active, or have been active during the past four years. (If more, attach additional sheet.) If no involvement is listed, and you'd like to explain circumstances which prevented your involvement, please attach a separate sheet.

COMMUNITY SERVICE

- 1) Organization: _____ Dates (From) _____ (To) _____
Service Provided: _____ Total Hours of Service Given _____
- 2) Organization: _____ Dates (From) _____ (To) _____
Service Provided: _____ Total Hours of Service Given _____

SCHOOL ACTIVITIES

- 1) Activity: _____ Dates (From) _____ (To) _____
Awards or Accomplishments: _____
- 2) Activity: _____ Dates (From) _____ (To) _____
Awards or Accomplishments: _____
- 3) Activity: _____ Dates (From) _____ (To) _____
Awards or Accomplishments: _____

LEADERSHIP ROLES

- 1) Title: _____ Dates(From) _____ (To) _____
Responsibilities: _____
- 2) Title: _____ Dates(From) _____ (To) _____
Responsibilities: _____
- 3) Title: _____ Dates(From) _____ (To) _____
Responsibilities: _____

FINANCIAL DATA

Of Persons in Household _____ Total Gross Annual Combined Household Income \$ _____

Please attach a page explaining why you need the financial assistance from this scholarship along with a personal statement telling about yourself. If you have extraordinary financial obligations that will impact the use of your income for funding the upcoming school year, please specify.

Have you been awarded financial assistance for your upcoming school year from any other source? Yes No
If yes, please list the source(s) below:

Source: _____ Amount \$ _____ Source: _____ Amount \$ _____

I affirm that the confidential information provided in this application is true and complete to the best of my knowledge.

Signature: _____ Date: _____