



**SCHOLARSHIP APPLICATION
2026-2027 SCHOOL YEAR Page 1**

A total of four scholarships will be awarded by Kemba Credit Union at \$2,500 each. Your application will automatically be forwarded to the Cincinnati Area Credit Union Outreach Alliance for an opportunity to win an additional scholarship.

To qualify, you yourself must be a primary member of Kemba Credit Union and at least a senior in a local high school with plans to enroll in post-high school studies. This includes vocational, professional, and academic studies, which are not limited to colleges and universities. Applicants may also be anyone who is currently obtaining an Associates or Bachelor's Degree.

Please print or type your application and return to: Kemba Scholarship Committee, Kemba Credit Union, Inc. 5600 Chappell Crossing Blvd. West Chester OH, 45069. ATTN Marketing, or scan and email a signed .pdf copy to marketing@kembacu.org. All applications must be emailed, postmarked or delivered to any Kemba location no later than February 6, 2026.

Winners of Kemba's scholarships will be notified by April 24, 2026.

Print Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ E-mail _____

Birth date _____ Your Kemba account number _____

High School/College you currently attend _____

Signature of Parent or Legal Guardian is required for applicants under age 18:

Parent/Legal Guardian Signature _____

Print Name _____ Date _____

My signature below indicates that all information contained in my application is factually correct and honestly presented. **Please use blue or black ink only.**

Signature _____ Date _____

Your membership will be verified. If **YOU** are not a member your application will be disqualified.

Application continued on page 2



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Your application will be scored based on how well you answer the questions, neatness and how well you follow the instructions below. If you fail to follow the instructions, your application will be disqualified.

Scholarship Instructions:

All responses should be typed and submitted on a separate document (not on this page).

Type the question number and question before each response.

Do not staple the application and additional pages together.

Do not include your name on the question/answer/essay sheets.

Do not submit double-sided responses (if mailing your application).

1. Please list your community activities, school activities, volunteer activities, and 1. employment history.
2. Why are you applying for this scholarship? If you receive a CACUOA scholarship, what will you use the funds for?
3. What steps have you taken to educate yourself about budgeting, saving and managing your money? How do you plan to apply this knowledge while in school and beyond?
4. Ask ChatGPT, CoPilot and one other AI system to compare/contrast Credit Unions and Banks. Based on the responses provided, which financial institution would you choose for your next account and why?

Please answer the following question by attaching your typed, double-spaced response.

(Entries should be no longer than 4 pages, and we strongly encourage creativity.)

5. The Federal Trade Commission reported that US consumers lost \$12.5 billion to fraud in 2024, with young adults ages 20-29 and older adults ages 70+ being the most impacted. What are the most prevalent ways young adults get scammed and how do you protect yourself from becoming a victim? How would you educate family members age 70+ to make sure they don't fall victim to scams? What credit union products/services can help protect you and your family members from being scammed?

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2026-2027 SCHOOL YEAR

Name/Print Release Agreement

I hereby give Kemba Credit Union permission to use my name in any Kemba related publication/media.

Named person agrees to the use of their name for any advertising and publicity purposes without any further compensation where permitted by law.

Signature _____ Date _____

Legal Guardian or Parent if a Minor (under age 18):

Signature _____ Date _____