



**SOUTH CAROLINA  
FEDERAL  
CREDIT UNION®**

**South Carolina Federal Credit Union  
2025 Scholarship Requirements**

**Scholarship Award**

Sponsor is South Carolina Federal Credit Union and will award the following scholarships:

	Traditional College/University	Specialized/Technical College/University
1 <sup>st</sup> Place	\$10,000	\$5,000
2 <sup>nd</sup> Place	\$8,000	\$4,000
3 <sup>rd</sup> Place	\$6,000	\$3,000
4 <sup>th</sup> Place	\$4,000	-
Honorable Mention	\$2,500	-
Honorable Mention	\$2,500	-

"Traditional college/university" is defined as an accredited four-year program at a college or university within South Carolina.

"Specialized/technical college/university" is defined as a one or more-year program at an accredited technical college or university within South Carolina.

One-time award toward the recipient's 2025-2026 year of higher education. Scholarship program begins January 14, 2025 and stated deadline for application and essays to be received by is January 31, 2025. Incomplete applications will not be considered. Awards will be announced by April 29, 2025.

**Eligibility**

Scholarship applicants must meet the following criteria:

- High school and undergraduate students must be legal U.S. residents with an unweighted GPA of 3.0 or higher and in good standing with current school. Graduate students are not eligible to apply.
- AND students planning to attend a specialized/technical college/university on a part-time or full-time basis, or a traditional college/university on a full-time basis.
- AND students planning to enroll in a traditional or specialized/technical college or university within the state of South Carolina for the fall 2025 semester.

Previous winners are eligible, but a new application and essay must be submitted. The credit union is under no obligation to contact applicants regarding missing information. South Carolina



## SOUTH CAROLINA FEDERAL CREDIT UNION®

Federal employees, volunteers, officers are not eligible to participate; however, their family members may apply. South Carolina Federal shall have the right at any time to require proof of identity and/or eligibility to participate. Failure to provide such proof may result in disqualification. All personal and other information requested by and supplied to South Carolina Federal for the purpose of scholarship application must be truthful, complete, accurate and in no way misleading. Applicants must not have caused the credit union a loss. South Carolina Federal may at any time in their sole discretion disqualify any entrant who: does not meet the eligibility criteria, fails to comply with these requirements, attempts to enter the scholarship application in any manner or through any means other than as described in these requirements, attempts to disrupt or attempts to circumvent any of these requirements. Entries made with multiple addresses, under multiple identities, or through the use of any device or artifice to enter multiple times or entries that are in excess of the permitted number of entries during the application period are automatically void. South Carolina Federal reserves the right to make changes to these requirements at any time.

The winners will be featured on [scfederal.org](http://scfederal.org), in the South Carolina Federal e-newsletter, and on South Carolina Federal's social media pages.

### **How to Apply**

**Complete an application** (application link found at [scfederal.org/scholarship](http://scfederal.org/scholarship) or <https://apply.mykaleidoscope.com/program/SCFederalScholarship2025> using a browser other than Internet Explorer).

- Application to include a **short essay** (500 words or less) on the following topic: Since 1936, South Carolina Federal Credit Union has given back to the communities we serve. How will your education enable you to give back to your community and make a difference in the lives of South Carolinians?

### **Supporting Documents**

Applicants are required to supply the following supporting documentation along with their application form:

- **Recommendation letter** from a teacher or counselor at your current school.
- **Transcript** from current school (with GPA).
- **Recent photo** (photo may be used on [scfederal.org](http://scfederal.org) as an indication of who applied – it will not be used in the judging process).

### **Selection and Disbursement**

All decisions made by South Carolina Federal will be final. A panel will be selected consisting of both credit union employees and third-party judges at the full discretion of South Carolina Federal. Applications will be evaluated impartially based on financial need, academic success, volunteer experience, the essay, and a written recommendation following a documented process as determined by South Carolina Federal.

Recipients will be verified and then contacted by a South Carolina Federal representative by email and asked to respond within a specified period of time. A recipient must respond to the written communication by the deadline stated within that communication. The credit union is



**SOUTH CAROLINA  
FEDERAL**  
CREDIT UNION®

under no obligation to contact applicants a second time if response is not made within the stated deadline and they will be disqualified and another winner chosen. The initial selected disqualified potential winner(s) will have no recourse towards South Carolina Federal. The winners will then be announced publicly by April 29, 2025.

- Scholarship recipients will be awarded their scholarship for the fall 2025 semester for a college/university within the state of South Carolina.
- If the student does not use the entirety of the funds they were awarded from the scholarship for the fall 2025 semester, the leftover funds should remain in the student's account and used for tuition or other school expenses during the current, next or future terms.

A check will be issued directly to the financial aid office at the educational institution once the credit union has been provided with the necessary information from the winner, including their full legal name and student ID number. All scholarships are non-refundable to students. If the student leaves the school or completes their degree before the full amount of the award has been used, leftover funds are not to be returned to students. Under no circumstances will South Carolina Federal direct a college or university to return unused scholarship funds to a student in cash.

If a potential winner cannot accept the award, their entry will be forfeited and another eligible entrant may be selected. Any costs associated with accepting the scholarship shall be the sole responsibility of the winner. An entrant is only eligible to win one of the prizes awarded. Prize must be accepted as awarded and may not be transferred or exchanged. Under no circumstances will South Carolina Federal, its affiliates, subsidiaries, and independent contractors, and their respective directors, officers, employees, and agents, including advertising and promotion agencies be required to award more scholarships than what is indicated in these Scholarship Requirements or award the prize other than in accordance with these requirements. Eligible entrants as defined above can win a maximum of one (1) of the prizes as outlined above. In order to be eligible to claim their scholarship, each recipient must:

- Sign a Declaration of Compliance with Requirements and an Assignment, Release and Indemnity Form, assigning all rights to their submission to South Carolina Federal, including all copyrights and moral rights and releasing South Carolina Federal, their affiliates and respective advertising and promotions agencies from any liability in connection with award.
- Produce valid identification and, if requested by South Carolina Federal, students must show proof that they are registered for at least 12 credits (for those students planning to attend a traditional college/university) or 6 credits (for those students planning to attend a nontraditional/technical college/university during the fall 2025 semester) and photo identification.
- If the above requirements are not met, the recipient will be disqualified and another winner will be selected in their place.



## SOUTH CAROLINA FEDERAL CREDIT UNION®

By entering an essay in your application, you waive all rights you may have with respect to the essay, including all moral rights and rights of personality, publicity or privacy, and you grant to South Carolina Federal the unrestricted, royalty-free, perpetual, irrevocable, worldwide license (but not the obligation) to use, reproduce, communicate, modify and display the essay (in whole or in part) for any purpose without any fee or other form of compensation, and without further notification or permission, including without limitation the following purposes:

- publishing it in an electronic form on scfederal.org
- reproducing, publishing, communicating and displaying some or all of the essay as part of the application process or otherwise
- identifying you by name as the owner of the essay
- judging the applications
- displaying the winning entries including advertising future scholarships, and products and services

### **Deadline**

Applications must be submitted in full no later than January 31, 2025. The credit union is not responsible for any lost or delayed applications. The credit union is under no obligation to contact applicants regarding missing information.

### **Conduct**

By participating in the scholarship application, each entrant agrees to be bound by the scholarship application Scholarship Requirements, which will be posted and available at [www.scfederal.org](http://www.scfederal.org). Entrants further agree to be bound by the decisions of South Carolina Federal, which shall be final and binding in all respects. South Carolina Federal reserve the right, in their sole discretion, to disqualify any entrant found to be: (a) violating the Scholarship Requirements; (b) tampering or attempting to tamper with the entry process or the operation of the scholarship application; (c) violating the terms of service, conditions of use and/or general requirements or requirements of South Carolina Federal; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass any other person.

### **Disclaimers, Liability, and Indemnification**

By participating in the scholarship application, you release and agree to indemnify and hold harmless South Carolina Federal and their employees, directors, officers, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind resulting from your participation in the scholarship application or receipt or use of any prize.

By participating in scholarship application, you further agree to indemnify and hold harmless South Carolina Federal and their employees, directors, officers, members, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions or losses of any kind (including actual legal fees and expenses) arising from or related to: (a) your failure to comply with any of these requirements; (b) any



## SOUTH CAROLINA FEDERAL CREDIT UNION®

misrepresentation you make under these requirements or otherwise to the scholarship application; or (c) your participation in the scholarship application.

South Carolina Federal shall have no liability for any other loss or damage resulting directly or indirectly from your participation in the scholarship application. South Carolina Federal is not responsible for: (1) incorrect or inaccurate transcription of entry information or late, lost, incomplete, misdirected entries, or entries received through impermissible or illegitimate channels; (2) technical failures of any kind, including without limitation the malfunctioning of any telephone, computer, network, hardware or software; (3) the unavailability or inaccessibility of any service; (4) unauthorized human intervention in any part of the entry process or the scholarship application; (5) electronic or human error which may occur in the administration of the scholarship application or the processing of entries; or (6) any injury or damage to persons or property, including without limitation your computer, which may be caused, directly or indirectly, in whole or in part, from your participation in the scholarship application or from downloading any material. South Carolina Federal will not be liable to you for any indirect, special, consequential, or punitive damages in connection with the scholarship application or these requirements.

### **Privacy / Use of Personal Information**

By participating in the scholarship application, entrant: (a) grants to South Carolina Federal the right to use his/her/their name, mailing address, telephone number, and e-mail address ("Personal Information") for the purpose of administering the scholarship application, including but not limited to contacting and announcing the Winners; (b) grants to South Carolina Federal the right to use his/her/their Personal Information for publicity and promotional purposes relating to the scholarship application, in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (c) acknowledges that South Carolina Federal may disclose his/her/their Personal Information to third-party agents and service providers in connection with any of the activities listed in (a) and (b) above. South Carolina Federal will use the entrant's Personal Information only for identified purposes, and protect the entrant's Personal Information in a manner that is consistent with South Carolina Federal's Privacy Policy as outlined at <https://www.scfederal.org/privacy>.

### **Intellectual Property**

All intellectual property, including but not limited to trade-marks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations are owned by South Carolina Federal and/or their affiliates. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

### **Termination**

If for any reason South Carolina Federal cannot run the scholarship application as planned, (including as a result of bugs, tampering, unauthorized intervention, fraud, technical failures, infection by computer virus or any other cause that corrupts, impairs or affects the administration, security, fairness, integrity, or proper conduct of South Carolina Federal) South Carolina Federal reserves the right to cancel, modify, extend or suspend the scholarship



## SOUTH CAROLINA FEDERAL CREDIT UNION®

application. In that event, South Carolina Federal may award prizes at random from among the eligible entries received up to the time of the impairment, or award no prizes.

South Carolina Federal may also disqualify any individual who tampers with or in any way corrupts the entry, or who attempts to undermine the legitimate operation of the scholarship application by cheating, hacking, deception, or other unfair practices, or by attempting to annoy, abuse, threaten or harass any other entrants or representatives of South Carolina Federal.

South Carolina Federal may also terminate any scholarship where in South Carolina Federal's sole discretion the credit union determines (1) an individual's conduct is materially injurious to South Carolina Federal or to South Carolina Federal's reputation; (2) the Individual engages in any conduct that contravenes any federal, state or local law or ordinance other than a minor offense which does not reflect or impact upon South Carolina Federal's business or reputation; (3) the Individual engages in conduct is unbecoming to or inconsistent with the duties and responsibilities of any person who in any way has an association with or to South Carolina Federal; or (4) the Individual is grossly negligent or engages in willful misconduct detrimental to South Carolina Federal's business or reputation.

### **Law**

These Scholarship Requirements constitute the complete requirements and regulations associated with the scholarship application. The scholarship application is subject to applicable federal, provincial and municipal laws and regulations. These Scholarship Requirements are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the scholarship application and/or South Carolina Federal. All issues and questions concerning the construction, validity, interpretation and enforceability of the Scholarship Requirements or the rights and obligations as between the entrant and South Carolina Federal in connection with the scholarship application shall be governed by and construed in accordance with the laws of the province of South Carolina.

### **Disputes**

All disputes, claims and causes of action arising out of or connected with the scholarship application, prizes or these requirements will be resolved individually, without resort to any form of class action, and exclusively by the appropriate court of the state of South Carolina, USA.

### **Language Discrepancy**

In the event of any discrepancy or inconsistency between the terms and conditions of the Scholarship Requirements and disclosures or other statements contained in any contest-related materials, including but not limited to the scholarship application entry form, or point of sale, print or online advertising, the terms and conditions of these Scholarship Requirements shall prevail, govern and control.

### **General Requirements**

South Carolina Federal will not enter into correspondence with any entrant except with the selected winners and at their own initiative. A delay or omission by South Carolina Federal to



SOUTH CAROLINA  
FEDERAL  
CREDIT UNION®

exercise any right or power under these Scholarship Requirements shall not be construed to be a waiver thereof. The decisions of South Carolina Federal in relation to the scholarship application will be final and binding on all entrants. South Carolina Federal reserves the right to disqualify entrants and/or entries that do not comply with these Scholarship Requirements. South Carolina Federal will be the sole and final reference source in validating a recipient claim. Scholarships are awarded without regard to age, race, ethnicity, color, national origin, religion, gender or sexual orientation.

Any inquiries or concerns relating to the scholarship application should be emailed to [scholarship@scfederal.org](mailto:scholarship@scfederal.org).