



2022 Amable A. Caron & Vivian Caron College Scholarship Application

Amable A. and Vivian Caron were long-time members of Atlantic Federal Credit Union who bequeathed funds to support continuing education. This scholarship will award one, \$2,500 scholarship. The recipient will be chosen, at random, from qualified applications.

Qualification requirements:

1. The college student applying for the scholarship **MUST HAVE** an open account with Atlantic, of **which they are the primary account holder***.
2. The student must be enrolled in a fall 2022, accredited, undergraduate, or graduate program at a chosen college/vocational school, minimum 6 credit hours, per semester.
3. The student must complete the scholarship application.
4. The student must complete an essay** on this topic: **Tell us about a recent challenge you have overcome.** (250 words minimum - 350 words maximum).

Applications package can be emailed, as PDF documents to:
scholarships@atlanticfcu.com

Applications can also be mailed to:

Atlantic Federal Credit Union - Scholarship Program
600 Sable Oaks, Ste 100, South Portland, ME 04106

Application must be received or postmarked no later than November 21, 2022.

Applicant will be notified by November 30. Scholarship recipient will be **awarded after the completion of their 2022 fall semester** in which the **student must maintain a 2.0 GPA (grade point average) or higher to be eligible and enrolled in spring 2023 classes.** See complete rules here: <https://www.atlanticfcu.com/about/scholarships.html>.

Student awarded a scholarship will be responsible for providing Atlantic Federal Credit Union with all the documentation required after their fall semester is completed. A request for payment must be provided no later than January 13, 2023. If documentation is not received by January 13, 2023, then the scholarship award will be forfeited. **Once reviewed and approved, the scholarship payment will be mailed to schools billing address, and the check will be assigned to the school and student.**

For more information on Atlantic Federal Credit Union or the scholarship program, please contact us at 1-800-834-0432.

***A primary account holder is the actual owner of an account** and not secondary on a joint account. If you are not a member at Atlantic and would like to join, then you may qualify to become a member if you live, work, worship or attend school within Androscoggin, Cumberland, Sagadahoc or York County or you are related to an existing Atlantic member.

**All essays will become the property of Atlantic Federal Credit Union.



Federal Credit Union

2022 Amable A. Caron & Vivian Caron College Scholarship Application

Please read the scholarship rules, complete the scholarship application, and remember to submit with your essay.

Name: _____

Atlantic Account Number: _____

Home Address: _____

City: _____ State: _____ ZIP: _____

Phone: _____

E-mail: _____

College/Vocational School you are attending: _____

Please confirm you have read and understand the official rules for the Amable A. and Vivian Caron Scholarship.

**Application and Essay must be received or postmarked
no later than November 21, 2022**



2022 Amable A. Caron & Vivian Caron College Scholarship Rules

The 2022 Amable A. and Vivian Caron Scholarship program is from October 3, 2022, to November 21, 2022. Members may download the application online at www.atlanticfcu.com/about/scholarships.html.

All applicants must meet the following qualifications to be considered for the \$2,500 scholarship:

5. The college student applying for the scholarship **MUST HAVE** an open account with Atlantic of **which they are the primary account holder***.
6. The student must be enrolled for fall 2022, accredited, undergraduate, or graduate program at a chosen college/vocational school, minimum 6 credit hours, per semester, and maintain a 2.0 GPA.
7. The student must complete the scholarship application.
8. The student must complete an essay on this topic: **Tell us about a recent challenge you have overcome.** (250 words minimum - 350 words maximum).

Scholarship winner is responsible for submitting a request for payment to scholarships@atlanticfcu.com with required documents (**fall 2022 grades, spring 2023 schedule, school billing address, and student ID number**) prior to award payment. A request for payment must be provided no later than January 13, 2023. If documentation is not received by January 13, 2023, then the scholarship award will be forfeited. Once reviewed and approved, the scholarship payment will be mailed to schools billing address, and the check will be assigned to the school and student.

All applications must be received or postmarked by November 21, 2022. Applications received after this date will be ineligible.

Applications packages can be emailed, as PDF documents to:

- scholarships@atlanticfcu.com

Application packages can also be mailed to: (we will not accept postage-due envelopes)
Atlantic Federal Credit Union - Scholarship Program
600 Sable Oaks, Ste 100, South Portland, ME 04106

Atlantic is not responsible for applications that are lost or not received due to mail, email issues, or any other problems.

One \$2,500 scholarship will be awarded by a random drawing among all eligible applications, no later than November 30, 2022. Scholarship winner will be contacted by email or phone.

By participating in the Amable A. and Vivian Caron 2022 Scholarship program, all entrants agree and understand that all documents provided become the property of Atlantic Federal Credit Union. If chosen as a scholarship recipient, then the individual grants Atlantic Federal

Credit Union permission to use his or her name, address, photograph, likeness, biographical and personal information, essay and scholarship award information in any formats and medium, including the Internet and on social media websites, for publicity, promotion, advertising and other purposes without further notice or additional compensation to promote the scholarship program, the scholarship recipient's submission and Atlantic and its products; and shall further assign to Atlantic all rights of ownership, including copyright, in the submission, including but not limited to the essay and photo.

Limitation of Liability: Atlantic is not responsible for any incorrect or inaccurate information associated with or utilized in the Amable A. and Vivian Caron 2022 Scholarship Program, including but not limited to any printing or typographical errors in any scholarship documents or for any technical or human error, which may occur in the processing of applications, submissions in the scholarship program. Atlantic is not responsible for any personal injury or property damage or losses of any kind which may be sustained to applicant's or any other person's computer equipment, smartphone, or mobile device resulting from participation or attempted participation in the scholarship program. Atlantic assumes no responsibility for any incomplete, misdirected, late or lost entries, submissions, or any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, garbled or corrupted data transmitted, theft or destruction, or unauthorized access to, alteration of, applications, application data, submissions, the unavailability or inaccessibility of the website (www.atlanticfcu.com) during the scholarship program, telephone, cable, satellite, network, electronic or Internet connectivity or other online or telephone network communication problems, errors or limitations of any Internet or telephone service providers, servers, hosts or other providers, failure of any online transmissions to be sent or received, or traffic congestion on the Internet or the website. If for any reason, the scholarship program is not capable of running as planned, including tampering, unauthorized intervention, fraud, or any other causes beyond the control of Atlantic which affects the administration, security, fairness, integrity, or proper conduct of the scholarship program, then Atlantic reserves the right at its sole discretion to cancel, terminate, modify or suspend the scholarship program. In the event that proper administration of the scholarship program is prevented by such causes as contemplated above, Atlantic may, in its discretion, select the finalists from all eligible, non-suspect entries received prior to such action. All potential scholarship recipients and their entries may be subject to verification and investigation before being awarded any prizes. In the event, not enough qualified applications are received, Atlantic is not responsible to award more prizes than applications received.

***A primary account holder is the actual owner of an account** and not secondary on a joint account. If are not a member at Atlantic and would like to join, then you may qualify to become a member if you live, work, worship or attend school within Androscoggin, Cumberland, Sagadahoc or York County or you are related to an existing Atlantic member.

Atlantic Federal Credit Union does not give tax advice, but you can find information from the IRS here: <https://www.irs.gov/taxtopics/tc421>. You may also want to speak with a tax advisor.