

A circular inset image in the top left corner shows several hands holding up brown graduation caps against a bright, sunny sky.

**First Choice Financial
Federal Credit Union**

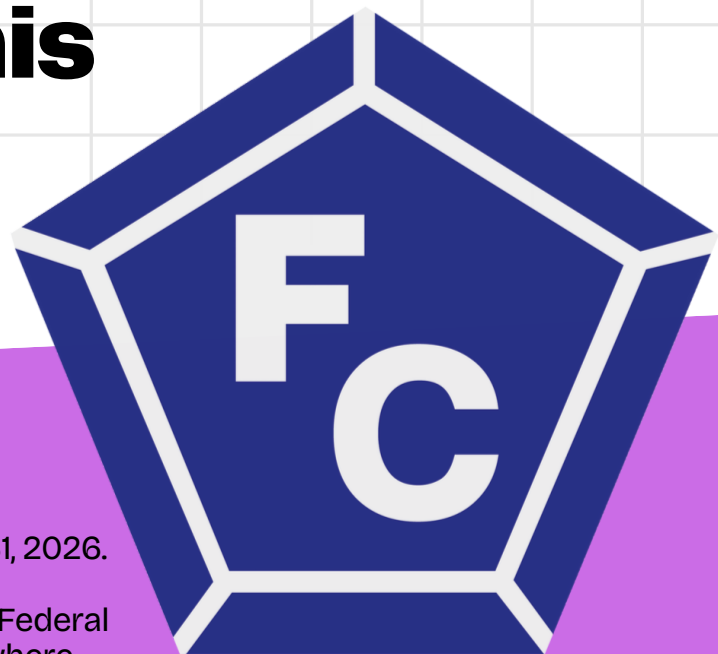
2026 Scholarship Program

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First Choice Financial Federal Credit Union offers **ten (10) \$1,000 scholarships** to support members pursuing education. Awards are divided across four categories: **college-bound students, trade school students, adult learners, and recent GED graduates**. The program reflects our commitment to “People Helping People” by empowering members at every stage of their educational journey.

Don't Miss This Opportunity!

APPLY NOW!



Applications must be postmarked on or before January 31, 2026. Only complete submissions will be considered. Selected applicants will be invited to attend First Choice Financial Federal Credit Union's Annual Meeting on Friday, April 24, 2026, where scholarships will be awarded.



First Choice Financial Federal Credit Union

2026 Scholarship Program

First Choice Financial Federal Credit Union (FCFFCU) is proud to offer **ten (10) \$1,000** scholarships to support the educational goals of our members. This program reflects the heart of the credit union philosophy — “People Helping People.” At First Choice Financial Federal Credit Union, we believe that investing in our members' education is one of the most meaningful ways we can give back and strengthen our community.

This scholarship program was intentionally designed to serve members at all stages of life and learning. Whether you're a high school senior preparing for college, entering a trade, returning to school as an adult, or continuing your journey after earning a GED — your goals matter. We recognize that education doesn't look the same for everyone, and this program is our way of acknowledging the many paths to success and supporting those who are working hard to better themselves and their futures.

By providing financial assistance, encouragement, and recognition, we hope to remove barriers and open doors. That's the power of people helping people.

Please use this application to apply for one of the following scholarship categories:

- **College/University Scholarship (6 Available)**
 - For FCFFCU members who are high school or homeschool seniors during the 2025–2026 school year and plan to enroll in a two or four-year college or university.
- **Trade School Scholarship (2 Available)**
 - For FCFFCU members who are high school or homeschool seniors during the 2025–2026 school year and plan to enroll in a licensed trade, vocational, or technical program.
- **Adult Learner Scholarship (1 Available)**
 - For FCFFCU members age 21 and older returning to or beginning a college or university program.
- **GED Pathway Scholarship (1 Available)**
 - For FCFFCU members who have earned a GED within the past two years and are continuing their education.

Note: All applicants must be current members of First Choice Financial Federal Credit Union in good standing at the time of application to be eligible for consideration. Scholarship recipients are encouraged to attend the awards ceremony at our **Annual Meeting on Friday, April 24, 2026**, to receive their award. If attendance is not possible, alternative arrangements can be made by contacting us in advance. Members may apply for only one scholarship category per year. **Multiple submissions will not be accepted. All applications must be postmarked on or before January 31, 2026.**



**First Choice Financial
Federal Credit Union**

2026 Scholarship Program

Application Process

Please complete the scholarship application in full, including a typed essay (in PDF or Word format), a copy of your extracurricular and community service resume (in PDF or Word format), two letters of recommendation, an official high school transcript or GED diploma (if applicable), and a letter of acceptance or proof of enrollment. Applications completed in pencil will not be accepted. Only complete submissions will be considered.

A sealed copy of your transcript must be submitted with your application. Open or unsealed transcripts will not be accepted.

All applications must be postmarked on or before January 31, 2026.

Submit your completed application and all supporting documents by January 31, 2026, through one of the following methods:

Drop off in person at any FCFFCU branch:

- Main Office: 355 Hales Mills Road Ext., Gloversville, NY 12078
- Gloversville Walmart Office: 329 South Kingsboro Ave., Gloversville, NY 12078
- Broadalbin Office: 3677 State Highway 30, Broadalbin, NY 12025

Mail:

First Choice Financial Federal Credit Union
Attn: Christine Carpenter
355 Hales Mills Road Ext.
Gloversville, NY 12078

Email:

scholarship@fcfinancialcu.org

Selection Process

All completed applications will be reviewed by the FCFFCU Scholarship Committee through a blind review process, where all identifying information is removed to ensure fairness and impartiality.

Each application is evaluated using a standardized rubric based on:

- Academic Performance – GPA and overall achievement
- Essay Response – Clarity, originality, and relevance
- Community Involvement – Volunteer work and extracurricular activities

If you are selected, you will be contacted by letter and phone by March 1, 2026, to confirm your attendance at FCFFCU's Annual Meeting on Friday, April 24, 2026, where the scholarship awards will be presented. If your application is not selected, you will receive a notification letter by the same date.

Questions? Please contact Christine Carpenter, VP Marketing & Business Development, at 518-725-3191 x127 or email at ccarpenter@fcfinancialcu.org.



First Choice Financial Federal Credit Union: 2026 Scholarship Application

Submission Checklist

- _____ Section 1: Application
- _____ Section 2: Letter of acceptance/proof of full-time/part-time status
- _____ Section 3: "People Helping People" Essay
- _____ Section 4: Extracurricular/Community Service Resume
- _____ Section 5: Official Transcripts
- _____ Section 6: Letter of Reference- 2 are required.

Section 1: Application

Name _____

Address _____

Telephone Number _____ **FCFFCU Applicant Account Number** _____

Student Email _____ **Parent/Guardian Email** _____

Scholarship Category (Only 1 of 4 Available) _____

Please complete the applicable field below (2 fields required)

- High School Graduation Date: _____
- High School District: _____
- Home School Graduation Date: _____
- Home School Affiliation or Supervising Organization: _____
- GED Diploma Date: _____
- Name of GED Program or Testing Center: _____

Name of college, university, or licensed trade, vocational, or technical program you have applied to or been accepted at for the 2026-2027 school year

Certification and Release Authorization

I certify this information is true, complete and accurate. I also authorize the release of this information to confirm and/or verify this application. If my son/daughter should be a scholarship recipient, I give First Choice Financial Federal Credit Union permission to take his/her picture and list his/her name as a scholarship winner that would be published in the local newspapers, FCFFCU Website, Email, LED Sign, Lobby TV's and FCFFCU Social Media pages such as Facebook, LinkedIn, and Instagram.

Parent/Guardian Consent

Parent/guardian consent is required only if the applicant is under 18 years old as of the date of this application. If the applicant is under 18, both the student and a parent/guardian must sign the application for it to be considered complete and eligible.

Student's Name _____

Signature & Date _____

Parent/Guardian's Name _____

Signature & Date _____

Section 2: Letter of acceptance/proof of full-time/part-time status

Applicants must submit a copy of their official letter of acceptance from the college, university, trade, vocational, or technical program they plan to attend for the 2026–2027 school year. If a formal acceptance letter is not yet available, applicants may submit other official documentation confirming full-time or part-time enrollment or application status, such as a class schedule, student portal confirmation, or enrollment verification from the institution. Proof of enrollment is required before any scholarship funds will be disbursed.

Section 3: "People Helping People" Essay

Please answer the following essay question. Your response should be typed, double-spaced, and single-sided on 8.5" x 11" paper. Be sure to include your name on the essay.

5 Points will be deducted if the essay is not typed.

Please Answer the Following Essay Question:

"The credit union philosophy is rooted in the belief of 'People Helping People.' Describe a time when you helped someone—or someone helped you—in a meaningful way. How did that experience shape your understanding of community, and how has it inspired you to support others?"

Section 4: Extracurricular/Community Service Resume

Please include an Extracurricular/Community Service Resume with your application. Your resume should reflect activities and experiences relevant to the scholarship category you are applying for. Use the guidelines below to ensure your submission is complete. **Resumes must be submitted in PDF or Word format.**

- **College/University Scholarship:** FCFFCU Members who are High School or Home School Seniors
 - Submit a resume outlining activities and involvement from grades 9 through 12, including school clubs, sports, volunteer work, religious or community organizations, and part-time jobs (if applicable).
- **Trade School Scholarship:** FCFFCU Members who are High School or Home School Seniors
 - Submit a resume highlighting activities from grades 9 through 12, especially hands-on experience, volunteer work, relevant courses, technical clubs, or part-time jobs that align with your chosen trade.
- **Adult Learner Scholarship:** FCFFCU Members Ages 21 & Up
 - Provide a resume detailing your employment history over the past two years, along with any recent volunteer work, community involvement, club participation, religious or civic organization involvement, or continuing education efforts.
- **GED Pathway Scholarship:** FCFFCU Members Ages 21 & Up
 - Submit a resume that includes your employment history (if applicable), as well as any volunteer experience, club or organizational involvement, religious/community service, or continuing education activities within the past two years.

Note: Employment is not required to be eligible for any scholarship. Applications without paid work experience will still be fully considered based on other areas of involvement.



Section 5: Official Transcripts

Name of Student _____ **Date** _____

Name of School, Homeschool Program, or GED Testing Center _____

Dear Counselor / School Official / GED Program Coordinator,

The above-named student is applying for a scholarship through First Choice Financial Federal Credit Union. As part of the application process, the student is required to submit an official, signed, dated, and sealed copy of their high school transcript or GED diploma. This documentation must be provided by the school or authorized program and returned to the student in a sealed envelope to maintain confidentiality and authenticity.

Thank you for your assistance in providing this important documentation to support the student's scholarship application.

Sincerely,
Christine Carpenter
VP Marketing & Business Development
First Choice Financial Federal Credit Union

Please return all information to the scholarship applicant upon completion in a sealed envelope.

If you are required to mail transcript information, please send it to:

**First Choice Financial Federal Credit Union
Attn: Christine Carpenter
355 Hales Mills Road Ext.
Gloversville, NY 12078**



Section 6: Letter of Reference- 2 are required.

Page 1 for Reference.

Accepted References:

Applicants may request a letter of reference from teachers, academic advisors, school counselors, administrators, employers, supervisors, coaches, extracurricular advisors, volunteer or community service coordinators, mentors (non-family members), or religious/civic leaders. Letters from parents, guardians, or immediate family members will not be accepted.

Name of Student _____

To the Individual Providing a Reference:

The student named above is applying for a scholarship through First Choice Financial Federal Credit Union and has asked you to provide a letter of reference in support of their application. We greatly value insight from individuals who can speak to an applicant's character, contributions, and potential. Your letter should speak to the applicant's strengths in areas such as work ethic, leadership, character, academic or professional promise, and community involvement. Specific examples or anecdotes are strongly encouraged.

Submission Instructions:

- Letters must be signed and dated.
- Please return the completed letter to the student in a sealed envelope,
- Letters must be received or postmarked by January 31, 2026.

Thank you for supporting this applicant and helping us recognize future leaders in our community.

Sincerely,

Christine Carpenter

VP Marketing & Business Development

First Choice Financial Federal Credit Union



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Page 2 for Reference.

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VP Marketing & Business Development

First Choice Financial Federal Credit Union