

2026



Har-co
Credit Union

SCHOLARSHIP PROGRAM

WHO IS ELIGIBLE

APPLICANT MUST BE A HAR-CO CREDIT UNION MEMBER TO BE ELIGIBLE.

All applicants must be a Harford County graduating high school senior and plan to enter a college, university or trade school in the next academic year. Recipients must submit evidence of acceptance and enrollment in an accredited post secondary institution of higher learning (college, university or trade school in U.S.) before payment will be made.

Credit union employees and children of credit union directors, officers or employees are not eligible.

GUIDELINES

Har-co Scholarship applicants must:

1. Be a Har-co member at the date of application
Please include membership number of student. Membership can be easily obtained with proper ID and a minimal \$5.00 deposit prior to deadline.
2. Be an upcoming Harford County high school graduate for the Class of 2026 who has been accepted to an accredited college, university or trade school
3. Submit a **completed** application along with supporting materials that include:
 - a. **Original essay between 400-500 words** discussing how you would benefit from the Har-co Scholarship in your future endeavors.

Or

 - b. **Video submission created by the applicant with a mobile device or video camera.** This video should be a MOV (movie file) or MP4 (video format) and 1-2 minutes in length discussing how you would benefit from the Har-co Scholarship in your future endeavors.
 - c. Copy(s) of the letter(s) of acceptance.
 - d. Include community service hours that you have completed.

Each student must follow the application requirements. If you have any questions about the scholarship program, contact Har-co Credit Union at 410-838-9090 or 410-879-3762.

AWARDS

Har-co Credit Union will offer four \$2,500.00 scholarships.

Har-co awards are paid directly to the recipients. The award is to provide **financial** assistance to the recipient in his/her pursuit of an undergraduate degree at an accredited college, university or trade school. The money is to be used for the student's tuition, fees, books, supplies, and equipment.

A reception will be held in May for the scholarship recipients. If tax liability arises, it will be the sole responsibility of the recipient. Please consult your tax advisor.

HOW TO APPLY – APPLY ONLINE

All applicants must log onto www.harcocu.org to obtain a username and password to apply.

Completed applications along with supporting materials must be received by March 31, 2026.

Once submitted, entries become the sole property of Har-co Credit Union, and can be shared on the Credit Union's social media sites, press releases, and in other marketing efforts/materials. Entries will not be acknowledged or returned.

If you submit a video, you agree to the Official Rules granting Har-co Credit Union the right to identify you as the owner of the video and certifying that the video submitted is your original video, created solely by you and that no other party has any right, title, or claim to the video.

The winners agree to permit Har-co Credit Union to utilize his/her name and photo in promotional and other Credit Union materials, without additional compensation or permission, except where prohibited by law. Any submission may appear in Har-co's advertising, including, but not limited to, its social media accounts, website, newsletter, ads, brochures, and marketing materials.

HOW THE WINNERS ARE SELECTED

Winners of the Har-co Scholarship awards are selected by the Scholarship Committee. This Committee is comprised of at least three members of the Har-co Board of Directors who have agreed to serve on the committee upon the invitation of the chairman/chairperson. At least one committee member shall have served the previous year. It is the responsibility of the Har-co Scholarship Committee to administer this program.

Scholarship recipients are selected without regard to their race, creed or national origin.