

COPFCU 2023 Scholarship Recipient



1st Runner Up Scholarship- \$1,500

Recipient: Elise Lindle, Taylor High School

There are many similarities between banks and credit unions. What is one of the biggest benefits you have witnessed with services offered by credit unions? And how would you communicate those benefits to your own peers as to why credit unions are better options?

One of the biggest benefits I have witnessed with the services offered by credit unions is the personability of the staff. Because credit unions tend to be smaller, they are more focused on the individual client. COPFCU is able to offer one on one help to ensure that each individual is getting the exact financial help they need. This is really important to me as a teenager because I am less knowledgeable about finances than others. I appreciate the support from the staff that I have received and know that as I start my college journey they will be there every step of the way. As a person who is extremely outgoing and friendly, I love to be around other people who are the same way. It is amazing that I can feel at home even at a credit union.

Credit unions are also tied to the community in some way. This allows for credit unions to be a not-for-profit organization. This makes a substantial difference in the way that the people and finances are treated. I know that the Cincinnati Police Federal Credit Union takes pride in this and enables their members to grow and prosper financially. Being a part of the community is lacking in today's society, so it is refreshing to see a credit union stepping up and being that example to other businesses. Volunteering, whether it was at my parish church or at a downtown soup kitchen, has always played a role in my life. Helping out my community is important to me and that is why it is important that I also show this in my finances.

As a daughter and sister of police officers, I have seen the impact that police officers can make on a community. Whether it is actually saving lives or simply talking someone out of a bad head space my brother and father have made a difference. It hurt me to see all of the times that my father would come home from work physically and emotionally exhausted from the treacherous workday he had just accomplished. When I was younger, he would tell us all of the funny stories from the job, but he always left out the stories that were too intense for me to hear. Now that I am older, he has shared some of the tragedies he had witnessed and the horrible home lives he had attempted to fix. Being a police officer is an extremely difficult job, and a lot of times they get the short end of the stick. Cincinnati Police officers are fortunate enough to have the COPFCU as their credit union.

When talking to my peers about the benefits of a credit union I would discuss all of the things I have previously mentioned. I would also include the fact that have a personable credit union instead of a bank is beneficial when you are a teenager like my peers and it is easy to be taken advantage of in the younger years of life, so it is important to find a place that you truly trust. A credit union is definitely the better option because it is community based, amiable, and truly working with the client's needs in mind. I am confident as I take this next journey in my life, that Cincinnati Ohio Police Federal Credit Union will be there every step of the way.