2026-2027 SCHOLARSHIP PROGRAM

$15,500 IN SCHOLARSHIPS AWARDED

COPFCU is proud to provide scholarships to members seeking to better their lives through continuing education. For the 2026-2027 school year, COPFCU will be awarding **five scholarships totaling $15,500.** All scholarships are one-time awards with funds disbursed in August.

- Irvin Specht Memorial Scholarship - **$4,000**
- Emily Argo Memorial Scholarship - **$4,000**
- COPFCU Bright Futures Scholarship - **$4,000**
- First Runner-Up Scholarship - **$2,000**
- Second Runner-Up Scholarship - **$1,500**

To qualify you must:

- ☐ Be a COPFCU member in good standing (primary membership under your name and social security number).
- ☐ Be at least a senior in high school or current student who will be enrolled full-time during August 2026 - June 2027 in one of the following:
  - Community college / university / graduate school
  - Trade / vocational school
- ☐ Submit proof of acceptance / enrollment in classes to be taken from August 2026 - June 2027.
- ☐ Submit your latest course transcript detailing your name, cumulative GPA of 2.5 or higher and school (whether high school, college or vocational/trade school).
- ☐ Submit the attached application, responses to all questions/essays, and all items noted above, by 5pm on **February 13, 2026**.

Selection

Recipients will be determined by the COPFCU Scholarship Committee. Notification will be made by April 1, 2026.

Completed applications and all supporting documents may be submitted by:

Online Portal

Email
marketing@copfcu.com

Mail
COPFCU Scholarship Committee
959 W. 8th Street
Cincinnati, OH 45203

All completed applications will be submitted to the Cincinnati Area Credit Union Outreach Alliance (CACUOA) for their scholarship program.

2026-2027 COPFCU Scholarship Program Application

PLEASE TYPE OR PRINT. RETURN THE APPLICATION(S), ATTACHMENTS, AND OTHER REQUIRED MATERIAL TO COPFCU ON OR BEFORE FEBRUARY 13, 2026.

Student's Name _____ Member # _____

Address _____

City _____ State _____ Zip _____

Email _____

Mobile # _____ Birth Date _____

High School / College / Vocational School you currently attend _____

The above information is true and correct to the best of my knowledge. I hereby grant permission to COPFCU to verify any of the above information.

Student/Candidate Signature _____ Date _____

Signature of Parent or Legal Guardian is required for applicants under age 18:
As the parent/legal guardian of the student noted above, I hereby give my consent for my child to apply for the 2026-2027 COPFCU Scholarship Program and the CACUOA Scholarship Program. I further grant permission to COPFCU and CACUOA to verify any of the information provided in the application, essays or other documents submitted that are required to complete the application.

Parent / Legal Guardian Signature _____

Print Name _____ Date _____

Submit your completed application and all supporting documents using any of the following methods.

Online Portal

Email
marketing@copfcu.com

Mail
COPFCU Scholarship Committee
959 W. 8th Street
Cincinnati, OH 45203

2026-2027 COPFCU Scholarship Program Application

Scholarship Instructions:

Your application will be scored based on how well you answer the questions, neatness and how well you follow the instructions below. If you fail to follow the instructions, your application will be disqualified.

- All responses should be typed and submitted on a separate document (not on this page).
- Type the question number and question before each response.
- Do not staple the application and additional pages together.
- Do not include your name on the question/answer/essay sheets.
- Do not submit double-sided responses (if mailing your application).

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1. Please list your community activities, school activities, volunteer activities, and employment history.

2. Why are you applying for this scholarship? If you receive a COPFCU scholarship, what will you use the funds for?

3. What steps have you taken to educate yourself about budgeting, saving and managing your money? How do you plan to apply this knowledge while in school and beyond?

4. Ask ChatGPT, CoPilot and one other AI system to compare/contrast Credit Unions and Banks. Based on the responses provided, which financial institution would you choose for your next account and why?

Please answer the following question using double-spaced formatting, with your response no more than 4 pages in length.

5. The Federal Trade Commission reported that US consumers lost $12.5 billion to fraud in 2024, with young adults ages 20-29 and older adults ages 70+ being the most impacted. What are the most prevalent ways young adults get scammed and how do you protect yourself from becoming a victim? How would you educate family members age 70+ to make sure they don't fall victim to scams? What credit union products/services can help protect you and your family members from being scammed?

To simplify the process for students, the same essay questions are used for the COPFCU Scholarship and the CACUOA Scholarship.

NAME/PHOTO/ESSAY RELEASE

Should I be awarded a scholarship from Cincinnati Ohio Police Federal Credit Union (COPFCU), I(we) hereby authorize COPFCU to use and reproduce the following items in announcing/promoting the recipients of their scholarship as well as the scholarship program:

- My Name
- My Photo
- My Essay

I understand that these items could be used for the purpose of publicity, advertising, publication, in web content and either in print or electronically. The items I submit will become the property of COPFCU and will not be returned.

Student/Candidate Signature _____ Date _____

Legal Guardian or Parent if a Minor (under age 18)

Parent / Legal Guardian Signature _____

Print Name _____ Date _____

PARENT'S AUTHORIZATION FOR MINOR TO APPLY 2026-2027 COPFCU SCHOLARSHIP PROGRAM

As the parent/legal guardian of the student noted below, I hereby give my consent for my child to apply for the 2026-2027 COPFCU Scholarship Program and the CACUOA Scholarship Program. I further grant permission to COPFCU and CACUOA to verify any of the information provided in the application, essays or other documents submitted that are required to complete the application.

Student's Name _____

Parent/Guardian Name _____

Parent/Guardian Signature _____ Date _____

NAME/PHOTO/ESSAY RELEASE

Should I be awarded a scholarship from Cincinnati Ohio Police Federal Credit Union (COPFCU), I(we) hereby authorize COPFCU to use and reproduce the following items in announcing/promoting the recipients of their scholarship as well as the scholarship program:

- My Name
- My Photo
- My Essay

I understand that these items could be used for the purpose of publicity, advertising, publication, in web content and either in print or electronically. The items I submit will become the property of COPFCU and will not be returned.

Student's Name _____

Parent/Guardian Name _____

Parent/Guardian Signature _____ Date _____

Cincinnati Area
Credit Union Outreach Alliance

SCHOLARSHIP APPLICATION

2026-2027 SCHOOL YEAR

The Scholarship Committee of the Cincinnati Area Credit Union Outreach Alliance (CACUOA) invites you to apply for a scholarship. At least nine scholarships valued at $1,000 each will be awarded.

Eligibility Requirements:

To qualify, you must:

- Be a high school senior planning to enroll in post-secondary education (including vocational, professional, or academic studies -- not limited to colleges or universities).
- OR be currently enrolled in a program pursuing an Associate or Bachelor's degree.
- Be a primary member of an Ohio Credit Union that has branches located in one of the following counties: Hamilton, Butler, Warren, Clermont, Brown, or Adams.
- Submit the application and essay responses by 5:00pm EST on **February 13, 2026**.

Your membership *will* be verified. Applications from non-members will be disqualified.

Completed applications and all supporting documents may be submitted by:

Mail
COPFCU
Attn: CACUOA Scholarship
959 W. 8th Street, Cincinnati, OH 45203

Email
marketing@copfcu.com

Winners will be notified by email no later than May 1, 2026.

Print Name _____

Address _____ Zip _____

City _____ State _____

Phone _____ Birth date _____ E-mail_____

High School/College you currently attend _____

Signature of Parent or Legal Guardian is required for applicants under age 18:

Parent/Legal Guardian Signature _____

Print Name _____ Date _____

As stated above, you (the student) must be a member of an Ohio Credit Union in your own name.

Credit Union Name _____

Application continued on page 2

Cincinnati Area
Credit Union Outreach Alliance

SCHOLARSHIP APPLICATION

2026-2027 SCHOOL YEAR

PAGE 2

Scholarship Instructions:

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1. Please list your community activities, school activities, volunteer activities, and employment history.

2. Why are you applying for this scholarship? If you receive a CACUOA scholarship, what will you use the funds for?

3. What steps have you taken to educate yourself about budgeting, saving and managing your money? How do you plan to apply this knowledge while in school and beyond?

4. Ask ChatGPT, CoPilot and one other AI system to compare/contrast Credit Unions and Banks. Based on the responses provided, which financial institution would you choose for your next account and why?

Please answer the following question by attaching your typed, double-spaced response.
(Entries should be no longer than 4 pages, and we strongly encourage creativity).

5. The Federal Trade Commission reported that US consumers lost $12.5 billion to fraud in 2024, with young adults ages 20-29 and older adults ages 70+ being the most impacted. What are the most prevalent ways young adults get scammed and how do you protect yourself from becoming a victim? How would you educate family members age 70+ to make sure they don't fall victim to scams? What credit union products/services can help protect you and your family members from being scammed?