

Pioneer Appalachia Federal Credit Union

GUIDELINES FOR SCHOLARSHIP APPLICANTS

Each year Pioneer Appalachia Federal Credit Union (hereinafter “PAFCU”) extends an invitation to high school seniors and college students to enter for a chance to win a \$1,000 scholarship toward school tuition. PAFCU offers \$5,000 worth of scholarship monies; therefore, only five (5) applicants will successfully complete the process and win the available monies.

Eligibility Requirements

1. Applicants must be members in good standing of Pioneer Appalachia Federal Credit Union (PAFCU). Membership is open to individuals who live, work, worship, or volunteer in eligible counties in WV, OH, or KY. If you are not already a member, you may be able to join for a \$5 fee — **if you meet the eligibility requirements.** [Click here to view full membership eligibility.](#) **Please note: The student applying must be the member — not just a parent or guardian.**
2. Applicant must be a graduating high school senior, attending a college or university, or receiving first time post-secondary education at a career technical center, community college, or junior college for the ensuing school year.
3. Applicant must have a minimum 2.75 cumulative grade point average on a 4.00 scale.
4. PAFCU employees, directors, and their immediate family members are not eligible.
5. Each applicant must complete an application form, write an essay regarding the PAFCU, and submit a transcript of their grades either from the high school from which the student is graduating, or the college of which the student is currently attending. *Incomplete applications will be disqualified.*
6. Each applicant is required to have a *minimum of one* Letter of Reference. Of course, an applicant may submit more than one, if desired.
7. An applicant cannot win more than two consecutive scholarships.

Information Submission

A panel consisting of 3-4 individuals affiliated with Pioneer AFCU, including both board and non-board members, will be selected to serve as judges to review/score the following information submitted by the applicants: application, essay, work experience, community service, volunteer work, extra-curricular activities, letter of reference, and transcript of grades.

1. Application. The application will be an auto-fill document and is to be completed fully. All areas of the application must be completed (no blank sections). Important parts of the application which will be given weight are *work experience, community service, volunteer work, and extra-curricular activities*. A minimum of **one Letter of Reference** is required on behalf of the student.
2. Essay. Students selected as the five finalists are chosen for a variety of reasons. Typically, their essay submissions excel in the following writing components:
 - a. Original voice
 - b. Unique style
 - c. Understanding of PAFCU
 - d. Fresh point of view

- e. Creativity
- f. Descriptive language
- g. Good diction
- h. Interesting ideas
- i. Valuable content and/or research incorporated into the essay
- j. Clear Presentation of the topic
- k. Peer impact
- l. Spelling/Grammar/Mechanics/Word count
- m. Strong writing and analysis skills

3. *Transcript of Grades*. An official high school or college transcript for the most recently completed semester showing the total cumulative GPA. The judges will carefully review the transcripts in order to determine the Grade Point Average (GPA) of the applicant, and the types of courses taken.

The scholarship winners are determined in a meeting of the panel of judges, at which time the panel discusses the various merits, argues for and against various entries, and selects, amongst themselves, the five finalist entries. The decision of the judges is final. The winners' names are written down during the judges meeting and given to the Scholarship Director, who, in turn, will contact each of the named finalists

Deadline:

We are pleased to offer multiple convenient methods for submitting your scholarship application:

1. **Email:** Applications can be sent to jacob.losh@pioneerafcu.org
2. **Mail:** You can also mail your application to 1316 Kanawha Blvd E, Charleston, WV 25301, Attention: Jacob Losh – Scholarship.

Please note:

- All required application materials must be received by the close of business on May 2nd, 2025.
- Incomplete applications or those received after this date will not be considered.
- Faxes are not accepted.
- Pioneer AFCU is not responsible for lost, delayed, or misdirected mail.

Email Disclosure:

By providing your email address, you agree to receive communications from Pioneer Appalachia Federal Credit Union (PAFCU) regarding your application and scholarship updates. Your email will not be shared with third parties.

Scholarship Award Process:

Jacob Losh will contact the winning scholarship recipients by phone or email on May 23rd, 2025. During this communication, recipients will be informed of the date of PAFCU's Annual Meeting. This notification ensures recipients have sufficient time to plan their attendance, during which they will be honored and presented with a scholarship award certificate or letter.

The scholarship funds will be deposited directly into the recipients' PAFCU accounts, providing them with greater convenience and flexibility.

Please Note: Due to the increasing amount of applications the credit union receives, only scholarship recipients will receive a phone call.

The Pioneer AFCU Scholarships are granted as a one-time, non-transferable disbursement to each recipient. The scholarship funds will now be disbursed directly to the individual awardees by PAFCU's Scholarship Fund. This aims to provide recipients with more direct control and flexibility in using their scholarship funds.

Questions: If a student has any questions, they may contact Jacob Losh at (304) 348-6648, ext. 2199, or by email: jacob.losch@pioneerafcu.org

Revised 1/16/2025