

A History of “People Helping People”

It is 1955 and pupil enrollment in Harford County Public Schools (HCPS) is dramatically increasing, doubling in the last ten years. More teachers are needed. To meet the demand, teachers are being recruited from Pennsylvania to Virginia. For the most part, these teachers are young men with young families. They need homes and financial services. Just out of college and beginning their careers, banks are reluctant to lend to them. Financial problems are further complicated by a 10 month payroll system.

Mrs. Marita Watts, President of the Teachers’ Association of Harford County Public Schools and its Executive Board are concerned about these issues and many more. Teachers are teaching in overcrowded schools and remote facilities, professional development is stymied by the 10 month payroll system that forces many teachers to take summer jobs, and there are limited financial services in the county. To insure quality education in Harford County now and in the future, the Association recognizes the need for internal changes, too.

Determined to meet the needs of their teachers, Mrs. Watts and the Executive Board of the Teachers’ Association draw up a list of 16 items to discuss with Superintendent of Schools, Dr. Charles W. Willis. Dr. Willis believes the list to be too long and asks Mrs. Watts to return with a prioritized list of only eight items. At the next round of negotiations, Mrs. Watts puts at the head of the list a 12 month pay schedule and a credit union. Both items are granted. HAR-CO Maryland Federal Credit Union is founded.

Both Harford County Public Schools and the Credit Union grow steadily over the years. HAR-CO, like most financial institutions, offers a full array of products to its members. Our quality of service is exemplary. The original and only mission statement of the credit union movement is “Not for profit, not for charity, but for service”, a commitment to an exceptional standard of service excellence that is the hallmark of our industry. Our goal is not to maximize profits but to provide reasonably priced and readily available financial services to all our members.

Since 1955, HAR-CO has welcomed many members who quickly discover a bond they have never experienced with a financial institution. We talk to each other. We spend a few extra minutes chatting in the lobby. It is this interaction that helps us to more fully understand and respond to the needs of our members and our community as a whole. In fact, many of the innovative products and services we offer are a result of ideas first suggested by members. The promise offered by HAR-CO, therefore, is not just a less expensive product or service, but the feeling of a mutual destiny between the institution and the member.

The future at HAR-CO is launched from a position of strength. With over 30,000 members and \$168+ million in assets, HAR-CO continues to grow and serve its credit union family and the community. Our all-volunteer Board of Directors will continue to preserve the original intent of our founders back in 1955: to make the financial lives of our members better; to leave more money in members’ pockets than other financial institutions will; and to serve members with dignity. Our credo: “Not for profit, not for charity, but for service.”



**HAR-CO MARYLAND
FEDERAL CREDIT UNION** **SINCE 1955**

Serving the Education Community, Students and Their Families

2007

Scholarship Application



**HAR-CO MARYLAND
FEDERAL CREDIT UNION** **SINCE 1955**

Serving the Education Community, Students and Their Families

Bel Air

Abingdon

Aberdeen

410-838-9090 • 410-879-3762

HAR-CO Maryland Federal Credit Union Scholarship Program



GENERAL CRITERIA

WHO IS ELIGIBLE

HAR-CO Credit Union members are eligible. All applicants must be a Harford County graduating high school senior and plan to enter college or university in the next academic year. Recipients must submit evidence of acceptance and enrollment in an accredited college or university before payment will be made. Credit union employees, children of credit union directors, officers or employees are exempt.

AWARDS

Annually HAR-CO Maryland Federal Credit Union offers twelve scholarships. A reception will be held in May for all scholarship recipients prior to graduation. Announcements and invitations will be mailed to recipients by HAR-CO in early May.

1. The HAR-CO Maryland Federal Credit Union Scholarship (HAR-CO Scholarship) is offered to a graduating senior at *each* high school in Harford County. The amount for each scholarship is \$1,000.00.
2. The Stanley A. Goldberg Memorial Scholarship sponsored by HAR-CO Credit Union (The Goldberg HCC Scholarship) is offered to a Harford County graduating senior who has been accepted and will attend Harford Community College. The amount of this scholarship is \$1,000.00.

The HAR-CO awards are paid directly to the recipients. The HCC Scholarship is sent directly to the Financial Aid Department at HCC. The award is to provide financial assistance to the recipient in his/her pursuit of an undergraduate degree at an accredited college or university. The money is to be used for the student's tuition, fees, books, supplies, and equipment.

The awards are intended to constitute qualified scholarships. If tax liability arises, it will be the sole responsibility of the recipient. Please consult your tax advisor.

HOW TO APPLY

To apply for the HAR-CO Scholarship, complete the appropriate application form and return it with required supporting materials by 5:00 PM on April 27, 2007 to:

**HAR-CO Maryland Federal Credit Union
Scholarship Committee
30 Hickory Avenue
Bel Air, Maryland 21014**

To apply for the Goldberg HCC Scholarship, complete the appropriate application form and return it with supporting materials required to:

**Harford Community College
Financial Aid Office
401 Thomas Run Road
Bel Air, Maryland 21015**

The deadline for HCC Goldberg scholarship is as specified by the HCC Financial Aid Department. All entries shall become the property of the credit union. If you have any questions about the scholarship program, contact HAR-CO Credit Union at (410) 838-9090 or (410) 879-3762.

GUIDELINES

The guidelines for each award are as follows:

HAR-CO Scholarship applicants must:

1. Be a HAR-CO member at the date of application.
2. Have a minimum grade point average (GPA) of 2.75.
3. Be a Harford County high school senior who has been accepted to a four year college or university.
4. Submit a **completed** application along with supporting materials that include:
 - A letter or a narrative indicating your plans for a career, high school and community activities, awards, and any other recognition received thus far. This narrative must also include pertinent family information and any other information that distinguishes you as an applicant. This narrative is to be word processed, double spaced and not to exceed two pages in length.
 - Transcript of high school credits up to and including current semester.
 - Two (2) letters of recommendation from members of the community.
 - Copy(s) of the letter(s) of acceptance.

HAR-CO applications are available at www.harcocu.org

Goldberg HCC Scholarship applicants must:

1. Be a HAR-CO member at the date of application.
2. Have a minimum grade point average (GPA) of 2.25.
3. Be a Harford County high school senior who has been accepted to Harford Community College with full-time enrollment status (minimum of 12 credits.)
4. Reside in Harford County.
5. Submit a completed application along with supporting materials that include:
 - A brief narrative describing your financial need and how this scholarship will assist you in attaining your educational and career goals.
 - Transcript of high school credits up to and including current semester.
 - Two (2) letters of recommendation from members of the community.

Goldberg applications are available at www.harford.edu and www.harcocu.org

The Goldberg HCC Scholarship application and supporting materials **must** be sent to the Financial Aid Office at HCC.

HOW ARE WINNERS SELECTED

Winners of HAR-CO Scholarship awards are selected by the Scholarship Committee. This Committee is composed of at least three members of the HAR-CO Board of Directors that are appointed by the Chairman. 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.

The Goldberg HCC Scholarship winner is selected by the Financial Aid Department of HCC with the approval of the HAR-CO Scholarship committee.

All completed applications are reviewed by the entire Scholarship Committee and are confidential. The letter written by the applicant is weighed heavily in the selection process.

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

SCHOLARSHIP APPLICATION

This application form must be filled out in full and mailed by the applicant, with attached letters of recommendation and transcript to:

**HAR-CO Scholarship Committee
30 Hickory Avenue • Bel Air, Maryland 21014**

The application and supporting materials must be received in any HAR-CO Credit Union office by 5:00 pm on **April 27, 2007**. To be eligible the applicant must be a member of HAR-CO Maryland Federal Credit Union.

PERSONAL DATA:

Date: _____

Name: _____ HAR-CO Account #: _____
Last First Middle

Address: _____ Telephone #: _____

City, State, Zip: _____

Parents or Guardians Names: _____ Parent/Guardian
 Daytime Telephone #: _____

High School: _____

Rank In Class: _____ ACT Score: _____
 And/Or

Grade Point Average: _____ SAT Score: Verbal _____
 Math _____

Date of Birth: _____ Total _____

What Institutions Have You Applied To? _____

Have You Been Accepted? _____ (If yes, include copy(s) of the letter(s) of acceptance.)
(Yes or No)

SUPPORTING MATERIAL REQUIRED

1. A letter or a narrative indicating your plans for a career, high school and community activities, awards, and any other recognition received thus far. This narrative must also include pertinent family information and any other information that distinguishes you as an applicant. This narrative is to be word processed, double spaced and not to exceed two pages in length.
2. A transcript of high school credits up to and including current semester.
3. Two (2) letters of recommendation from members of the community.

If selected as a recipient of this scholarship, HAR-CO Credit Union has my permission to publish my photograph in the HAR-CO newsletter, Harford Schools Newspaper & The Aegis. Signature _____ Date _____

FOR HAR-CO USE ONLY

Date Received: _____ Comments: _____



SCHOLARSHIP APPLICATION

- Full-time Student
- Part-time Student
- Total Credits Earned _____

STANLEY A. GOLDBERG MEMORIAL SCHOLARSHIP SPONSORED BY HAR-CO CREDIT UNION

This application form must be filled out in full and mailed by the applicant, with attached letters of recommendation and transcript to:

**Harford Community College
Financial Aid Office • 401 Thomas Run Road • Bel Air, Maryland 21015**

The application and supporting materials must be received by April 27, 2007.

To be eligible the applicant must be a member of HAR-CO Maryland Federal Credit Union.

Name _____ SS# _____

Address _____ Home Telephone _____

Work Telephone _____

Place of Employment _____

Applying For Academic Year 2007/2008 Fall 2007 _____ Spring 2008 _____ Summer 2008 _____

Curriculum/Major _____ Degree _____ Certificate _____

Cumulative Grade Point Average _____ High School _____ HCC _____ Expected date of graduation _____

High School _____ Year of Graduation _____ or GED _____

Marital Status _____ # of Persons in Family _____ Total Annual Family Income _____

Unusual Expenses (please explain) _____

List other scholarships and/or financial aid for which you have applied or have been awarded.

Awarded _____

Applied for _____

Date you submitted the Free Application for Federal Student Aid (FAFSA) (if applicable) _____

NOTE: STUDENTS APPLYING FOR NEED-BASED SCHOLARSHIPS MUST HAVE A CURRENT STUDENT AID

REPORT (SAR) ON FILE IN THE FINANCIAL AID OFFICE.

Attach a brief narrative describing your financial need and how this scholarship will assist you in attaining your educational and career goals.

The Academic Honors and Scholarship Committee has my permission to review my academic transcript and receive a report on my financial need from the Financial Aid Office. Also, the HCC Financial Aid Office has my permission to give my application materials to appropriate selection committees if the scholarship is not awarded by the HCC Academic Honors and Scholarship Committee.

If selected as a recipient of this scholarship, HAR-CO Credit Union has my permission to publish my photograph in HAR-CO newsletter, Harford Schools Newspaper & The Aegis.

Signature _____

Date _____

FINANCIAL AID USE ONLY

Other Aid	EFC	_____
_____ \$ _____		
_____ \$ _____	Unmet Need \$	_____
_____ \$ _____	Avg. Income/person \$	_____

Stanley A. Goldberg Memorial Scholarship

To apply for the Goldberg HCC Scholarship, complete this application form and return it with required supporting materials to:

**Harford Community College
Financial Aid Office
401 Thomas Run Road
Bel Air, Maryland 21015**

The deadline for HCC Goldberg scholarship is as specified by the HCC Financial Aid Department. All entries shall become the property of the credit union. If you have any questions about the scholarship program, contact HAR-CO Credit Union at (410) 838-9090 or (410) 879-3762.

AWARDS

The Stanley A. Goldberg Memorial Scholarship sponsored by HAR-CO Credit Union (The Goldberg HCC Scholarship) is offered to a Harford County graduating senior who has been accepted and will attend Harford Community College. The amount of this scholarship is \$1,000.00.

The HCC Scholarship is sent directly to the Financial Aid Department at HCC. The award is to provide financial assistance to the recipient in his/her pursuit of an undergraduate degree at an accredited college or university. The money is to be used for the student's tuition, fees, books, supplies, and equipment.

The awards are intended to constitute qualified scholarships. If tax liability arises, it will be the sole responsibility of the recipient. Please consult your tax advisor.

GUIDELINES

The guidelines for this award are as follows:

Goldberg HCC Scholarship applicants must:

1. Be a HAR-CO member at the date of application.
2. Have a minimum grade point average (GPA) of 2.25.
3. Be a Harford County high school senior who has been accepted to Harford Community College with full-time enrollment status (minimum of 12 credits.)
4. Reside in Harford County.
5. Submit a completed application along with supporting materials that include:
 - A brief narrative describing your financial need and how this scholarship will assist you in attaining your educational and career goals.
 - Transcript of high school credits up to and including current semester.
 - Two (2) letters of recommendation from members of the community.

Goldberg applications are available at www.harford.edu, www.harcocu.org, high school guidance offices, and all HAR-CO Credit Union offices.

The Goldberg HCC Scholarship application and supporting materials **must** be sent to the Financial Aid Office at HCC.

HOW ARE WINNERS SELECTED

The Goldberg HCC Scholarship winner is selected by the Financial Aid Department of HCC with the approval of the HAR-CO Scholarship committee.

It is the responsibility of the HAR-CO Credit Union Scholarship Committee to administer this program. This committee is appointed by the Chairman of the Board of Directors. At least one of the three appointees shall have served the previous year.

All completed applications are reviewed by the entire Scholarship Committee and are confidential. The letter written by the applicant is weighed heavily in the selection process.

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

Deadline: Friday, April 27, 2007