

OFFICIAL TERMS AND CONDITIONS
2026 OnPoint Community Credit Union Scholar Program

OnPoint Community Credit Union
PO Box 3750
Portland, OR 97208-3750

Scholarship Application Period: Applications may be submitted beginning on March 1, 2026 and ending March 31, 2026 (“Application Period”).

Sponsor: The Scholar Program is sponsored by OnPoint Community Credit Union.

Eligibility – APPLICANT: Person applying (“Applicant”) must be a legal resident of the states of Oregon or Washington, who, as of **September 1, 2025**, is enrolled as full-time student at an OSAA member high school, in good standing, in grade 12, with a 3.50 or higher unweighted cumulative GPA, and earned a varsity letter in an OSAA-sanctioned sport or competed in an OSAA-sanctioned activity. Applicant cannot be on suspension or other disciplinary probation imposed by the school or school system at any time in the **2025-2026** school year. Applicant authorizes Sponsor to complete a background check of Applicant including civil, financial, driver-history, any drug or alcohol dependency or treatment, criminal arrests or convictions, or law suits – either settled or still pending. Applicants who are minors, must provide parental authorization for background check as requested by Sponsor. Scholarship recipients must graduate at the end of the regular **2025-2026** school year and enroll as a full-time student matriculating at a State accredited college or university, a trade or vocational school, approved by Sponsor, carrying a minimum of 12 credits for the **2026 Fall semester**.

Sponsor decisions with respect to whether any Applicant meets the eligibility and application requirements set forth herein are final and binding. Employees, officers, directors, contractors, and agents of the OSAA (OSAA staff, Executive Board Members) are not eligible to be an applicant. OnPoint Community Credit Union Staff, Executives, CEO and Board members and their immediate family (spouse, parents, children, and siblings and their respective spouses, regardless of where they reside) or members of the same household of each, whether or not related, are not eligible to be an applicant.

To Apply: Applications can be submitted online at <https://www.osaa.org/awards/scholar> between **March 1 - March 31, 2026** (the “Application Period”). Complete and submit the Application Form by following the instructions provided. Application Form includes personal information, academic information, leadership, and community service details. As part of the Application Form, each Applicant will be required to write no more than 250 words per question about areas in which Applicant has (1) demonstrated leadership in the community, (2) success in the classroom, and (3) how participating in OSAA activities has either taught you a lesson or helped you achieve your goals. All essays must be the sole, original work of the Applicant. Essays will be considered equally based on message and creativity. IT IS THE MESSAGE THAT COUNTS MOST, not the medium. Please print out and keep a copy of the completed Application Form as proof of submission. Such copy does not constitute proof of receipt by Sponsor. Only one (1) entry per Applicant.

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Sponsor reserves the right, in their sole discretion, to independently verify the accuracy of all information provided as part of the application.

Sponsor will not be responsible for incomplete, lost, late, misdirected, postage due or illegible entries. Sponsor and Released Parties are not responsible for any email which is undeliverable as a result of any form of active or passive filtering of any kind, or insufficient space in any Applicant's email account to receive email messages, or for failure to receive entries due to transmission failures or technical failures of any kind, including, without limitation, malfunctioning of any network, hardware or software, whether originating with sender or Sponsor. Ad blocking software on your computer needs to be disabled so that it does not interfere with processing the entry. All materials submitted by Applicants become Sponsor property and will not be acknowledged or returned.

Applicant warrants and represents that information submitted with the application is true and verifiable, including, without limitation, all activities, honors and accomplishments of Applicant; that the essay is his/her original work that Applicant owns or otherwise controls all of the rights to his/her application materials; and that the Applicant's application does not violate any law, regulation or any right of any third-party. Sponsor, in their sole discretion, reserves the right to disqualify any application they deem to be fraudulent, obscene or otherwise not in good taste. Applications may not defame or invade the publicity rights or privacy of any person, living or deceased, or otherwise infringe upon any person's personal or proprietary rights. Sponsor reserves the right, in their sole discretion, to disqualify any application at any time in the event it is determined that the Applicant has not complied with or abused these Official Rules.

Judging: All eligible applications received will be eligible for scholarships to be awarded to the OSAA student participants.

Selected finalists will be judged by officials of the OSAA and OnPoint Community Credit Union according to the following criteria: completion of application (10%), personal essay (60%) and letters of recommendation (30%). Winners (and, if minors, their parents or legal guardians) will be notified in **April 2026**.

Prizes: Two Winners will each receive a \$10,000 Scholarship ("Scholarship Prize").

In addition to the two (2) Winners, the judges will determine four (4) selected finalists who will each receive a \$5,000 Scholarship ("Scholarship Prize").

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Scholarship Prize Description: The Scholarship Prize will be paid directly to each Winner's designated college, university, a trade or vocational school upon verification of such Winner's enrollment in the Fall 2026 semester as a full-time student carrying a minimum of 12 credits. In the event any Winner does not fulfill the requirements stated in this section, the Scholarship will be forfeited and Sponsor shall have no further obligation to the Winner. In the event a Winner has already won one or more college scholarship(s) for his/her freshman year, he/she is only eligible to accept the Scholarship Prize if the total combined value of all scholarships awarded and accepted does not exceed the greater of the financial aid limit imposed by the Winner's designated college, university, a trade or vocational school for educational expenses or the actual cost of the educational expenses (i.e., tuition, room, board, books, and related fees). If the total value of the combined scholarships accepted by a Winner exceeds the specified financial aid limit or actual cost of the educational expenses, the Winner must forfeit either the Scholarship Prize or his/her other scholarship(s) to meet this limitation. The Scholarship Prize will not be awarded in any partial amount (i.e., less than \$5,000). For student athletes enrolling in NCAA member institutions, NCAA Bylaws governing financial aid from outside sources and other NCAA rules apply. Winners are solely responsible for compliance with NCAA rules and restrictions.

If, for any reason, the Scholarship is forfeited by a Winner, Sponsor reserves the right, at their discretion, to select the runner-up for the scholarship as the recipient. Additional terms, conditions and restrictions may apply to the receipt and use of the Scholarship Prize and will be specified by Sponsor at time of prize notification. All federal, state and local taxes as well as any other costs and expenses associated with the acceptance and use of the prize are a Winner's sole responsibility. Prize is not transferable, no substitutions allowed, except by Sponsor who reserves the right to substitute a prize of comparable or greater value, at their sole discretion. All prize details are at Sponsor discretion.

General: By submitting an application and/or supplemental materials (as applicable) (collectively, the "Application Materials"), Applicant agrees that the Application Materials shall become property of the Sponsor (including all rights embodied therein, including but not limited to the copyright) and that the Sponsor and their designees may exploit, reproduce, publish, broadcast, use, edit, adapt and/or modify such application Materials and all elements of such application Materials in any way, in any and all media, now or hereafter known, throughout the world in perpetuity, without limitation and without additional compensation, notification or permission of Applicant or any third party. Each winner agrees to sign any additional license or release that Sponsor may require. Submission of application constitutes Applicant's (or, if a minor, his/her parent's or legal guardian's) consent for Sponsor and their designees to use Applicant's name, hometown and/or likeness for advertising and promotional purposes in any and all media now or hereafter known throughout the world in perpetuity, without further compensation, notification or permission, unless prohibited by law. Released Parties not responsible for incomplete, lost, late, stolen, garbled, undelivered, delayed, inaccurate, misdirected or postage-due applications, Application Materials, email or mail; or for incomplete transmission defaults, computer server failure and/or delayed, garbled or corrupted data transmitted by participants or for any other errors, problems or malfunctions of any kind relating to or in connection with the contest, whether

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network, computer, technical, mechanical, typographical, printing, human or otherwise, including, without limitation, errors, problems or malfunctions which may occur in connection with the administration of the contest, the processing of applications, any round of judging, the announcement of the prizes or in any contest-related materials. Sponsor reserves the right, in their sole discretion, to cancel, modify or suspend the scholarship process should virus, bugs, non-authorized human intervention or other causes beyond the control of Sponsor corrupt or impair the administration, security, fairness or proper play of the contest. In the event the contest is cancelled, Sponsor may award prizes using all eligible applications received up to the date of cancellation or suspension using the judging procedures outlined above. All Applicants (and, if minors, their parents or legal guardians) agree to release and hold harmless Released Parties from and against any and all claims or damages arising in connection with their participation in the scholarship process (including any travel or activity related thereto), including but not limited to claims or damages associated with NCAA financial aid or eligibility restrictions or the use of any rights granted herein. By participating, Applicants agree to be bound by these Official Rules and the decisions of Sponsor. Sponsor reserves the right to disqualify persons found tampering with or otherwise abusing any aspect of the award process, including, but not limited to, misrepresentations or fraud, as solely determined by Sponsor.

Construction: The invalidity or unenforceability of any provision of these rules shall not affect the validity or enforceability of any other provision. In the event that any such provision is determined to be invalid or otherwise unenforceable, these rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein.

QUESTIONS?: Please direct all questions about the OnPoint Community Credit Union Scholar Program to Jaden Bellman at jaden@osaasp.com.