

October 1, 2021

Dear Principal and Seventh, Eighth Grade Teachers,

On behalf of the Cooperative Credit Union Association Corporation, we are pleased to announce the 2022 Student Essay Contest for seventh and eighth grade students.

The first Credit Union in the United States was chartered in 1909, based on the philosophy of "People helping People." Volunteers organized the credit union and even today, volunteers are still a very important part of the credit union movement.

Students in seventh and eighth grade are asked to write an essay in 250 words or less on the following topic:

"Your community, your country and the entire world continues to battle the effects of the Covid-19 virus pandemic. Everyone has experienced changes in how we work, how we learn, how we socialize and credit unions have worked hard to continue to serve their members' varied financial needs under very challenging circumstances – remote workers, sick or caregiving staff, covid restrictions such as masks, social distancing, and protective barriers, etc. Please share the three biggest covid impacts in your own life and how you have challenged yourself to overcome them."

Eight winning essays will be chosen. The first prize winner will receive \$500. The seven finalists will each receive \$250. In addition to the eight winning essays, there will be ten honorable mention winners who will each receive \$50. There will be an awards ceremony to honor the contest winners in the spring.

The Student Essay Contest provides a unique opportunity for credit unions to demonstrate their involvement in their local community by reaching out to schools, families and young people by engaging them in an educational activity that benefits all parties. Everyone is a winner!

The rules and procedures for Essay Contest are as follows:

- Only students currently in the seventh and eighth grade are eligible.
- Students must be Massachusetts residents.
- Schools must be located in Massachusetts.
- Students must be sponsored by a member credit union in good standing with the Association.
- Essay must be handwritten by student.
- Essay should be no more than 250 words in length.
- Only one essay per student. Each student may only be sponsored by one credit union.
- Each essay must include the student's name, grade level, home address, school name, teacher's name principal's name and the name of St. Jean's Credit Union.
- Essays will be judged on the following criteria: Originality, Content, Neatness, and Grammar/Spelling.

I am enclosing a copy of the Essay Form which may be duplicated as you find necessary. All essays must be submitted by Monday, January 10, 2022 to the following address:

Kathleen Donahue, Executive Vice President

St. Jean's Credit Union 370 Highland Avenue Salem, MA 01970

If you should have further questions, please feel free to contact me at (978) 219-1016 or email me at kdonahue@stjeanscu.com

Sincerely,

Mathleen D. Donahue

Massachusetts Credit Unions

2022 STUDENT ESSAY CONTEST

ESSAY FORM

Complete in Juli	ana print clearty:				
- The - 14 PA - 14 A A A A A A A A A A A A A A A A A A	(First Name)	(Last Name)		(Grade Level)	
(Home Address)					
(City)	2	(State)	(Zip Code)		
(School Name)					
(Principal)	(Teacher - first name/last name)				
(Sponsoring Credit U	Inion)				
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