



**Keystone Federal  
Credit Union**

Spring 2012 Essay Contest  
**OFFICIAL COVER SHEET & DISCLAIMER**

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**TOPIC: The Importance of Maintaining Good Credit**  
*How will the way I handle my credit today affect my future?*

**Typewritten essays of 300 to 500 words will be accepted for the contest until 6:00 PM,  
March 30, 2012 at our Downingtown, West Chester, or Avondale offices.**

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

\_\_\_\_\_

HOME PHONE: \_\_\_\_\_

HIGH SCHOOL: \_\_\_\_\_

SCHOOL DISTRICT: \_\_\_\_\_

GUIDANCE COUNSELOR: \_\_\_\_\_

COLLEGE OR UNIVERSITY (If known): \_\_\_\_\_

By signing below, I attest and affirm that this essay is the result of my own work and reflects my own ideas. My signature also confirms that I have received the Instruction Sheet for Participants and Eligibility Requirements for the essay contest, and I meet these requirements. I agree to accept all decisions of the judges as final. I further agree that the essay submitted for judging purposes will become the property of Keystone Federal Credit Union (FCU) and that it may be used in whole or in part by Keystone FCU at the Credit Union's discretion. Should I win a scholarship, I agree to the use of my name and likeness in publication of the contest results.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent or Guardian Signature: \_\_\_\_\_ Date: \_\_\_\_\_



Contestant Code