

**KEYSTONE FCU TO AWARD \$1,000 SCHOLARSHIP -- January 2009
IN 13th ANNUAL ESSAY CONTEST**

DOWNINGTOWN — Keystone Federal Credit Union has announced its intent to award three scholarships of \$1,000, \$500, and \$250 each, in 2009, to three high school seniors from Chester or a contiguous county. The scholarships will be awarded based on the results of an essay contest being sponsored by Keystone FCU, the Educators' Credit Union. This is the 13th year that Keystone FCU is sponsoring the essay contest and scholarship program. Last year's winner was Audrey Snyder from Downingtown East High School.

To be eligible to enter the competition, a student must be a senior at a school within Keystone FCU's field of membership or have an account with Keystone FCU and must be studying at an accredited institution offering a minimum of a two-year degree program in the fall of 2009. Keystone FCU's field of membership includes all public schools and selected private schools located in Chester and contiguous counties. Employees and employee's family members of Keystone Federal Credit Union are not eligible to enter the contest.

This year, essays must address the topic: **The Importance of Maintaining Good Credit: *How Will the Way I Handle My Credit Today Affect My Future?*** The topic is intended to motivate graduating students to start thinking about the importance of decisions they will soon make regarding personal credit. The Credit Union has suggested that students interview adult relatives and friends and ask them how a good credit history has helped them, or perhaps how a bad credit history has hurt them. Keystone also suggests research using multiple sources, which may include the Internet, newspapers, magazines, and consumer credit councils.

Essays must be 300 to 500 words in length and must be typewritten. The deadline for submitting essays to be judged for the scholarship award is 6 PM, April 3, 2009. Essays can be either mailed or hand-delivered to either office of Keystone FCU; 370 W. Uwchlan Avenue, Downingtown, PA 19335 or 1052 Andrew Drive, West Chester, PA 19380. Each essay must include an Official Cover Sheet and Disclaimer, which is available through the guidance office of all eligible high schools. In order to ensure that all entries be judged impartially, please do not include your name, address, or school name in the essay. All essays will be coded for confidentiality during the judging process.

For additional information and copies of the official contest instructions, students are urged to contact their guidance office or visit Keystone's web site at www.keystonefcu.org.