



Dear Student:

Thank you for taking the time to apply for our scholarships.

Friend "Al" Himes was a lifetime member of Millstream Area Credit Union and served on the Board of Directors for 30 years. He was committed to the Credit Union's growth, services and its members. Al strived to keep the "People Helping People" motto alive. He firmly believed that credit unions were "Not for Charity, Not for Profit, but for Service."

In honor of Al's commitment to the Credit Union and his community, Millstream Area Credit Union is proud to offer the Friend Al Himes Scholarship, awarding up to \$2,000 annually.

This scholarship opportunity is open to:

- Members of any age and in good standing with Millstream Area Credit Union, or the dependent of a Member in good standing, who plans to attend a college or technical school in 2025.

The deadline for applications is March 17, 2025.

If you have any questions, please contact us at (419) 422-5626 or email us at [memberservice@millstreamcu.com](mailto:memberservice@millstreamcu.com).

Sincerely,

A handwritten signature in blue ink, appearing to read "Joshua D. Reams".

Joshua D. Reams  
President/CEO



Your deposits are insured  
to \$250,000 per account.  
This institution is not federally insured.

1007 Western Ave, Findlay, Ohio 45840 | (419) 422-5626 | [www.MillstreamCU.com](http://www.MillstreamCU.com)





## **Friend "Al" Himes 2025 Scholarship Application**

Millstream Area Credit Union will be awarding scholarships for the Friend Al Himes Scholarship. The information you provide in its entirety will help us determine the recipient(s) of this year's award(s).

Applications must be received or postmarked by March 17, 2025 and can be dropped off at any of our branch locations, emailed to [mpodach@millstreamcu.com](mailto:mpodach@millstreamcu.com), or mailed to:

**Millstream Area Credit Union**  
**Attn: Matt Podach**  
**1007 Western Avenue**  
**Findlay, Ohio 45840**

Please include a copy of your transcripts and acceptance letter (if applicable).

You may also print the documents by visiting <http://millstreamcu.com/about-us/scholarship-opportunities.html>.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

High School/College you attend: \_\_\_\_\_

Birth Date \_\_\_\_/\_\_\_\_/\_\_\_\_

High School Counselor (if applicable): \_\_\_\_\_

School you will be attending in 2024: \_\_\_\_\_

Parent's Names: \_\_\_\_\_ Phone: \_\_\_\_\_

\_\_\_\_\_ Phone: \_\_\_\_\_

Are you a member of Millstream Area Credit Union (circle one):    Yes    No



## ***Name/Photo/Print/Video Release Agreement***

The undersigned hereby irrevocably consents to and authorizes the use and reproduction by Millstream Area Credit Union, including its affiliates, and Ohio Credit Union Foundation (OCUF) and its agents or anyone else authorized by Millstream Area Credit Union the right to use any and all photographs or other types of images, voice recordings and/or video or writings that I have taken or recorded or that Millstream Area Credit Union has taken or recorded, with or without my name, for any purpose, whatsoever, including but not limited to, purpose of publicity, advertising, banners, illustration, posters, publications, writings and web content, in connection with Millstream Area Credit Union in print or electronically.

I, my heirs, representatives, executors, administrators, or any other persons acting on my behalf or on the behalf of my estate release Millstream Area Credit Union and their officers, directors, employees, and agents from all actions, losses, costs, judgments, and expenses including, but not limited to, reasonable attorney fees arising out of or in connection with the use of my writings, testimonial, and/or likeness authorized herein.

I understand and agree that these materials will become the property of the Millstream Area Credit Union and will not be returned. Additionally, I waive any right to royalties or other compensation arising or related to the use of the photographs, writings, etc.

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

Legal Guardian or Parent if a Minor (under age 18):

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



## Friend Al Himes 2025 Scholarship Application

Please answer the following questions. Use additional paper if more space is needed.

1. Please list your community and/or school activities, and your employment history.

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2. Why are you applying for this scholarship and how is it consistent with your educational, career, and life goals?

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3. In addition to scholarships, how do you plan to finance the rest of your education? How can a credit union help you?

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4. What has been your most rewarding community involvement experience and why?

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5. Please include a 1-4 page typed, double-spaced essay addressing the following:

What is the "Credit Union Difference" and how much does it matter to young adults when choosing where to bank?