
Scholarship Eligibility

1. The applicant must be/or become a member of ēCO Credit Union, with their account in good standing. Applicant must become a member no later than March 13, 2026.
2. The applicant must be a senior in high school who will be enrolled or plan to be enrolled in an undergraduate course of study during the 2026-2027 academic school year at an accredited 2- or 4- year college, university, or vocation-technical college in the United States.
3. Members of the ēCO Board of Directors and the Scholarship Committee and their immediate family members/dependents of the same household are not eligible to receive scholarship. ēCO employees and their family members/dependents of the same household are not eligible for scholarship.

Application

1. Scholarship applications and accompanying documentation must be completed in full and returned to the credit union by the submission deadline of March 13, 2026 to be considered for scholarship.
2. Please type or neatly print applications in black or blue ink.
3. All information provided to ēCO Credit Union with the scholarship application will remain confidential. No materials will be returned.

Selection

1. Applications will be reviewed by the ēCO Scholarship Committee.
2. Finalists may be asked to meet with the Scholarship Committee for an informal interview.
3. Recipients of the Scholarship will be notified no later than April 6th.
4. All decisions concerning the scholarship award will be the responsibility of the Scholarship Committee, and all decisions of the Scholarship Committee are final.

Payment

1. Scholarship checks will be paid directly to the institution of the recipient's designation no later than August 31, 2026.
2. Recipients of scholarship must provide ēCO with proof of enrollment at the intended school named on application. Such proof would be a course schedule, receipt from registrar's office, etc.
3. ēCO Scholarships are non-recurring awards.

Questions

Please direct all questions pertaining to the ēCO A.L. Bratcher Scholarship to ēCO's Marketing Manager at marketing@ecocu.org or 205.226.3907.

Applicant Information

Applicant Name: _____

Applicant Address: _____

Applicant Telephone: _____ Email: _____

ēCO Account Type: _____ ēCO Account #: _____

Academic Information

Name of High School: _____

Address of High School: _____

Expected Graduation Date: _____ Current GPA: _____

(Please include a copy of your most recent official high school transcript with application.)

Name of College, University, or Vocational-Technical College you plan to attend and its location:

Areas of Intended Study:

Extracurricular Information

(You may attach an additional sheet if necessary.)

List all high school clubs, activities, sports in which you participated.

Name of Activity	# Years	Offices Held, Honors, Awards, Etc.
_____	_____	_____
_____	_____	_____
_____	_____	_____

List all volunteer, community service, or philanthropic activities in which your participated.

Name of Activity	# Years	Description
_____	_____	_____
_____	_____	_____
_____	_____	_____

List any other extracurricular activities: church, social group, jobs held, etc. while in high school.

Name of Activity	# Years	Description
_____	_____	_____
_____	_____	_____
_____	_____	_____

Essay Information

Please choose one essay question to answer from the following three. On a separate sheet of paper, complete your answer and include with application. (Limit 300 words)

1. Describe your education and career goals. If awarded this scholarship, how will it help you attain these goals?
2. How has your credit union membership prepared you for a financially secure future?
3. What impact will the financial decisions you make as a young adult have on the rest of your life?

Financial Need Information

Please include a copy of your Student Aid Report and a list of all scholarships already awarded.

*If you do not have a Student Aid Report, please include copies of all parent/guardian W2's from 2024 and 2025.

I affirm that the information provided in this scholarship application is true and complete to the best of my knowledge. By signing this application, I agree to allow ēCO Credit Union to use my name, photograph, and essay in promotional materials if I am selected as a recipient of the scholarship award.

Applicant Signature: _____

Date: _____

Parent/Guardian Signature: _____

Date: _____

**Please submit completed application, essay, Student Aid Report and scholarship list,
and official high school transcript by March 13, 2025 to:**

**ēCO Credit Union
Attn: Marketing Manager
P.O. Box 2385
Birmingham, AL 35201**

Application and Essay can also be emailed to marketing@ecocu.org.