



EDUCATORS COMMUNITY CREDIT UNION
PO Box. 2385 • Birmingham, Alabama 35201 • Phone 205.226.3900

January 19, 2021

Shelby County High School
Attn: Scholarship Counselor
101 Washington Street
Columbiana, AL 35051

Dear High School Counselor,

At ēCO Credit Union, we strive to put our area schools first and foremost. We are excited to continue the ēCO Credit Union "A.L. Bratcher" College Scholarship. The A.L. Bratcher College Scholarship is for high school seniors who will be enrolled or plan to be enrolled in an undergraduate course of study during the 2021-2022 academic school year at an accredited 2- or 4- year college, university, or vocation-technical college in the United States.

Reverend A.L. Bratcher's Mark on Birmingham Credit Union History

Reverend A.L. Bratcher was instrumental in the credit union movement. He became the Pastor of the Canaan Baptist Church in 1963, and during his tenure, founded the Canaan Baptist Church Federal Credit Union along with other members of the church.

Rev. Bratcher also served as Professor of Theology at Birmingham Baptist Bible College. Seeing a need for member-first financial focus, he founded the Birmingham Baptist Ministers Federal Credit Union (BBM). He operated the BBM out of his home until a building was constructed on the Campus. Rev. Bratcher continued to serve as the Treasurer/Manager of this Credit Union until he retired.

In 2006, the Manager and Board of Directors of the credit union changed the name of the Canaan Baptist Federal Credit Union to the A.L. Bratcher Federal Credit Union to honor the legacy of the late Rev. A.L. Bratcher.

To continue recognizing the work and dedication of safe, sound, member-first financial institutions by Rev. Bratcher, we will be awarding two high school seniors a \$2,500 scholarship each for their upcoming undergraduate school expenses. We would like to invite all high school counselors to encourage their high school seniors to apply for our scholarship. Please find enclosed both the scholarship application and guidelines. Applications are due no later than March 13, 2021.

If you have any questions, please feel free to contact me at mstewart@ecocu.org or at 205.226.3907.

Thank you for your partnership in this endeavor!

Melissa Stewart

ēCO Marketing Director

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, 2021.
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 2021-2022 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, 2021 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 3rd.
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, 2021.
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 Director at marketing@ecocu.org or 205.226.3907.

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 2019 and 2020.

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, 2021 to:**

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

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