

OFFICIAL CONTEST RULES

Contest Date: April, 30th, 2025

ELIGIBILITY:

The Lisa J. Stubbs Memorial Scholarship Essay Contest is open to all active Keesler Federal members that will be enrolled as a full time student at a 2 or 4 year accredited college or university. Keesler Federal employees, officials, and immediate family are not eligible to participate. Void where prohibited. All federal, state, and local laws and regulations apply.

DURATION:

The contest begins at 12:00 a.m. CST on 04/30/2025 and ends at 11:59 p.m. CST on 05/30/2025. Keesler Federal reserves the right to modify or end the promotion at discretion.

HOW TO ENTER:

Participants enter by filling out an essay at kfcu.org/scholarship. No purchase is required.

PRIZE:

\$1,000 scholarship that will be directly mailed to the College or University

SELECTION OF WINNER:

The winner will be determined by scoring of judges pre-determined by the Credit Union. The Credit Union will score essays on criteria of Originality, Clarity, and Meaningful Content. All decisions are final and binding. Up to 10 winners will be selected. The winners will be notified by phone. The prize will be given directly to College or University of the enrolled student. Keesler Federal is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify the winners.

CONDITIONS:

By accepting and/or using the prize, winners agree to use their names, voices, or likenesses in any medium without compensation. If a selected winner cannot be contacted, is ineligible, or fails to claim the prize or a component thereof, the prize will be forfeited, and an alternate winner will be selected. By entering and/or accepting the prize, entrants, participants, and winners agree to be bound by these Rules and the decisions of Keesler Federal, which shall be final. Participants agree that Keesler Federal is not responsible for and shall not be liable for (1) late, lost, delayed, damaged, misdirected, incomplete, illegible, unintelligible, or postage-due entries; (2) telephone, electronic, hardware, or software program, network, Internet, or computer malfunctions, failures, or difficulties of any kind; (3) failed, incomplete, garbled, or delayed computer transmissions; (4) any condition caused by events beyond the control of the Sponsor that may cause the contest to be disrupted or corrupted; (5) any injuries, losses, or damages of any kind arising in connection with or as a result of the prize, or acceptance, possession, or use of the prize, or from participation in



the Contest; or (6) any printing or typographical errors in any materials associated with the contest. By participating in the contest, participants agree to release and hold Keesler Federal and the employees, officers, and directors harmless from any losses, damages, rights, claims, and actions of any kind in connection with the contest or resulting from acceptance, possession, or use of any prize, including without limitation, personal injury, death, and property damage, and claims based on publicity rights, defamation, or invasion of privacy. If any provision of these rules is found invalid or unenforceable by a court of competent jurisdiction or appointed arbitrator, such determination will not affect the validity or enforceability of any other provision.

WINNER LIST:

Winners will be announced via social media and our quarterly newsletter, InTouch.

SPONSOR:

Keesler Federal Credit Union, 2602 Pass Road, Biloxi, MS 39531