

2023 Georgia's Own Foundation "Jump Start Scholarship"

TERMS & CONDITIONS

NO PURCHASE OR ACCEPTANCE OF AN OFFER NECESSARY TO ENTER OR WIN.

The Georgia's Own Foundation "Jump Start Scholarship" (hereafter referred to as "Scholarship") is sponsored by the Georgia's Own Foundation (hereafter referred to as "Sponsor"), 100 Peachtree St NW, Atlanta, GA 30303. The Scholarship is governed by these Terms & Conditions. By participating in the Scholarship, each applicant agrees to these Terms & Conditions, including eligibility requirements. The Scholarship is subject to all federal, state, and municipal laws and is void where prohibited by law.

Eligibility

The Scholarship is open to all legal residents of the United States residing in Georgia as a resident, or child of a resident, of one of the following counties: Baker, Ben Hill, Brooks, Calhoun, Clay, Colquitt, Crisp, Decatur, Dooly, Dougherty, Early, Lee, Lowndes, Mitchell, Quitman, Randolph, Schley, Sumter, Stewart, Terrell, Thomas, Tift, Turner, Webster, or Worth. MUST BE A GEORGIA'S OWN CREDIT UNION MEMBER, OR CHILD OF A MEMBER, IN GOOD STANDING FOR AT LEAST THREE (3) MONTHS, BE A GRADUATING HIGH SCHOOL SENIOR OF AN ACCREDITED HIGH SCHOOL OR HOME STUDY PROGRAM, AND BE ENROLLED OR ANTICIPATE ENROLLMENT DURING 2023/2024 AT AN ACCREDITED INSTITUTION (an Accredited Institution is one that appears on the most recently available Database of Accredited Postsecondary Institutions and Programs published by the U.S. Department of Education immediately prior to the final day of the Application Period) TO ENTER / APPLY. APPLICANTS UNDER THE AGE OF 18 MUST HAVE WRITTEN CONSENT OF PARENT OR LEGAL GUARDIAN.

Officers, Directors, Supervisory Committee Members, Employees, Agents, Successors, and Assignments of Georgia's Own Credit Union or the Georgia's Own Foundation and their immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children, and grandchildren) are not eligible to apply / win.

Entry

The Scholarship application period begins at 9:00 a.m. Eastern Time on Wednesday, February 1, 2023, and ends at 11:59 p.m. Eastern Time on Friday, March 31, 2023 (the "Application Period"). Application and eligibility for this scholarship is based upon Applicant visiting <https://www.georgiasown.org/scholarship/> and following the instructions to access and complete the online application, submit a short essay, submit a letter of recommendation, and upload a copy of transcript stating applicant's unweighted GPA.

One scholarship submission per Applicant. Subsequent applications will be disqualified.

Scholarship

Twenty (20) recipients will be selected among all eligible applications received during the Scholarship application period. Each recipient will receive a One Thousand Dollar (\$1,000.00) scholarship sent in their name to the Accredited Institution they will be attending. Scholarship is not redeemable for cash value. ALL EXPENSES, TAXES, AND COSTS ASSOCIATED WITH ACCEPTANCE OF THE SCHOLARSHIP, AND THE REPORTING CONSEQUENCE THEREOF, ARE THE SOLE OBLIGATION OF THE RECIPIENT. SCHOLARSHIP IS AWARDED WITHOUT WARRANTY OF ANY KIND BY SPONSOR, EXPRESS OR IMPLIED, IN FACT OR IN LAW, RELATIVE TO THE USE OF ANY AWARDED SCHOLARSHIP INCLUDING, WITHOUT LIMITATION, QUALITY, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.

Recipients will be notified via telephone number provided and must respond within fourteen (14) days to claim their scholarship or the scholarship, in the Sponsor's sole discretion, may be forfeited. The scholarship is neither transferable nor exchangeable and will be awarded only if applicant complies with these Terms & Conditions. No other consideration will be paid.

To claim the scholarship, the recipient must sign and return a release and affidavit of eligibility and publicity to the Credit Union upon receiving the scholarship; or the scholarship, in the Sponsor's sole discretion, may be forfeited. The scholarship is neither transferable nor exchangeable and will be awarded only if recipient complies with these Terms & Conditions. No other consideration will be paid.

Judging

The Scholarship judging period will begin Monday, April 3, 2023 and recipients will be announced no later than Monday, May 1, 2023. The odds of being selected depends on the number of eligible applications received. The twenty (20) recipients will be notified via telephone number provided within twenty-four (24) hours of selection. If the selected recipients fail to contact the Sponsor to claim the scholarship within fourteen (14) days of the sending or posting of notification, or if the selected recipients cannot be located through reasonable, good faith efforts by the Sponsor, alternate recipients may be selected from among the remaining eligible applicants.

Scholarship applications will be judged by a panel of experts who are Georgia's Own Credit Union employees/board members or credit union representatives designated by Georgia's Own Credit Union. The eligible submissions will be judged on the following criteria: academic achievement, school/ community service, financial need, letter of recommendation, and a written essay. Each category is worth twenty (20) out of one hundred (100) points.

In the event of a tie, the applicant with the highest GPA will be selected as the recipient. In the event that a potential recipient is disqualified for any reason, the applicant that received the next highest score will be chosen as the potential recipient.

If by reason of a printing, computer, production, or other error, more than one recipient entry is claimed, all persons making purportedly valid claims will be included in a random drawing to award the scholarship.

In the event this Scholarship is compromised or becomes technically corrupted in any way, the Sponsor reserves the right to cancel, terminate, or suspend the Scholarship and in such event, to select recipients and/or runners-up for the scholarship by random drawing from among all valid applications received, up to such time of cancellation, termination or suspension. Applicants agree to be bound by these Terms & Conditions.

General Conditions

All federal, state, and local laws and regulations apply. Sponsor reserves the right to disqualify any applicant from the Scholarship if it reasonably believes that the applicant did not follow the guidelines set forth, or providing false information within the context of the Scholarship concerning identity, age, eligibility, mailing address, telephone number, e-mail address, and credit union affiliation. Sponsor also reserves the right to disqualify any applicant if it reasonably believes that the applicant has attempted to undermine the legitimate operation of the scholarship by cheating, deception, or other unfair playing practices or annoys, abuses, threatens or harasses other applicants, viewers, or the judges.

Entry Errors

Sponsor is not responsible for any malfunction of the scholarship submission site or any late, lost, damaged,

misdirected, incomplete, illegible, undeliverable, or destroyed essays due to system errors, failed, incomplete, or garbled technological malfunctions, or other telecommunication transmission malfunctions.

Publicity

By submitting an application, each applicant grants the Sponsor, and those acting under its authority, permission to use his/her name, likeness, and comments for advertising or publicity purposes without payment of additional compensation, unless prohibited by law.

Data Collection/Privacy

The Sponsor will collect personal data about applicants when they apply for the Scholarship. Personal data includes: name, address, email address, and phone number(s). The information collected is never sold, given, or disclosed to third parties.

Indemnification and Limitation of Liability

By applying for this Scholarship, each applicant agrees to indemnify, release, and hold harmless the Sponsor, its subsidiaries and affiliates, distributors, vendors, advertising and promotional agencies, suppliers and all their respective officers, directors, employees, representatives and agents from any liability, damages, losses or injury resulting in whole or in part, directly or indirectly, from Applicant's participation in the Scholarship and the acceptance of the scholarship **OR WHILE APPLICANT IS TRAVELING TO AND/OR FROM A LOCATION TO OBTAIN OR USE THE SCHOLARSHIP. ALL SCHOLARSHIP RECIPIENTS WILL BE REQUIRED TO SIGN A LIABILITY RELEASE PRIOR TO ACCEPTANCE OF ANY SCHOLARSHIP.**

FURTHER, NO RESPONSIBILITIES ARE ACCEPTED BY THE SPONSOR FOR ANY ADDITIONAL EXPENSES, OMISSIONS, DELAYS, RE-ROUTING, OR ACTS OF ANY GOVERNMENT OR AUTHORITY OR FOR FAILURE OF THE EVENT TO TAKE PLACE FOR ANY REASON.

Applicant agrees that any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs (but in no way including attorneys' fees, disbursements or court costs) and under no circumstances will applicant be permitted to obtain awards for, and applicant hereby waives all rights to claim, punitive, incidental and consequential damages, and any other damages, other than for actual out-of-pocket costs.

Governing Law

All issues and questions concerning the construction, validity, interpreting, and enforceability of these Terms & Conditions, or the rights and obligations of applicants and the Sponsor in connection with the Scholarship, shall be governed by, and construed in accordance with the laws of the State of Georgia.