



CULTURE OF SAVING:

Photo & Essay Contests 2009

For more information:
www.latinoccu.org
(919) 688-9270



COOPERATIVA
LATINO
CREDIT UNION

Overview of the Culture of Savings Essay and Photo Contests

Latino Community Credit Union (LCCU) was created in 2000 to improve the financial condition of the Hispanic community through the delivery of affordable financial services and financial education programs specifically targeted to underserved Hispanic immigrants. LCCU is the first bilingual, multicultural financial institution in North Carolina that provides all of its services to its members in Spanish and English. The credit union has branches located in Durham, Charlotte, Raleigh, Greensboro, Fayetteville, Winston-Salem, and Garner.

To help build a strong culture of savings, LCCU has launched essay writing and photo contests with an emphasis on savings as a topic. Contest winners will receive a monetary prize in the form of a certificate of deposit in order to initiate the practice of saving. The award money, made available through a grant from the National Credit Union Foundation, will be put into a certificate of deposit to begin a practice of saving. The end result will be a collection of essays and photos that can be used in the community, displayed in the credit union's branches, and published on the website to help encourage the culture of savings. The process itself will also be a chance for youth to think and write about the concept of savings. The earlier that youth start saving, the better positioned they will be to reach their long-term goals such as a college education, owning a home or saving for retirement. Ultimately, we hope that the contests will result in a group of youth, and the community as a whole, who are more informed about the importance of saving.

Eligibility

The contests are open to anyone between the ages of 13 and 18 years old at the time of contest entry. Employees and board members of LCCU and their families are not eligible to participate. Participants can choose to participate in one or both of the contests.

Contest Topic

The topic for both the essay and the photos is the following: **What does saving money mean to you?** The essay and/or photos submitted must convey the importance of saving from the participants' perspective.

Deadlines

- All essays must be received by 5:00 EST on Monday, November 30, 2009 along with the registration form.
- We will begin accepting submissions on September 15, 2009.
- Winners will be notified by mail and via telephone in February 2010.
- All participants will receive a letter notifying them of the outcome by the end of February 2010.

General Requirements

- Essays and photos must be the original work of the participant. Failure to identify non-original material will result in disqualification.
- Include your name on each page of your essay and on each photo and description (if you are submitting them via mail or in person at the branch).

Requirements for the essay:

- Essay must have page numbers.
- Essays can be no more than 1,000 words. Citations and bibliography not included in the word count.
- Essays must have a title related to the topic.
- Essays can be written in either Spanish or English.
- Typed essays (double-spaced) are preferred.
- Participants may submit only one essay during the contest year.
- Source Material: Note citations and bibliography where necessary, if other sources are used.

Requirements for the photos:

- Each photo must have a corresponding description (100 words maximum for each description) about how it relates to savings from their perspective. Typed descriptions (double-spaced) are preferred, but handwritten descriptions will also be considered.
- The descriptions can be written in English or Spanish, whichever language the participant prefers.
- No more than 3 photos will be accepted during the contest year.

Recognition and Rewards

The monetary rewards for both the photo and essay contests are as follows:

First place for each age group	\$1,000
Second place for each age group	\$500
Third place for each age group	\$250

Age Groups: 13-14, 15-16, 17-18

There are 18 prizes total. ***This award money will be put into a 24-month CD to begin a practice of savings.*** If a participant wins, he or she is required to be a member of LCCU to claim the prize.

Essay and/or Photo Submission

We will accept one essay submission and a maximum of three photos per person during the contest year. Participants have the choice of submitting their essay and/or photos online (preferred), by mail, or in person at a local Latino Community Credit Union branch. All participants must complete and submit a registration form either online, in person or by mail along with their contest submissions.

Online submission: Please visit <http://www.latinoccu.org/en/contest> to register and submit your essay and/or photos online.

Submission by mail: Please mail essays and/or photos with the registration form to:
Latino Community Credit Union
Culture of Savings Contest
P.O. Box 25360
Durham, NC 27702

Submission at your local branch:

PO Box 25360 Durham, NC 27702 Phone: (919) 530 8800	4418 Fayetteville Rd. Raleigh, NC 27603 Phone: (919) 773 9180	100 Hay Street Fayetteville, NC 28301 Phone: (910) 323 4334	1420 Hardimont Rd Raleigh, NC 27609 Phone: (919) 855 9696
2410 Randleman Rd. Greensboro, NC 27406 Phone: (336) 370 9512	658 Waughtown St. Winston-Salem, NC 27107 Phone: (336) 784 0261	4801 E Independence Blvd. Charlotte, NC 28212 Phone: (704) 531 0201	5933 South Boulevard Charlotte, NC 28217 Phone: (704) 553 0386

Judging

All essay and photo submissions will be acknowledged as they are received. Judging will be completed by a panel of qualified judges. All essays and photos will be judged on the following criteria:

<p>Essays:</p> <ul style="list-style-type: none"> • Explains saving from the participants' perspective • Written in compelling and original manner • Communicates ideas clearly • Well-organized 	<p>Photos:</p> <ul style="list-style-type: none"> • Conveys saving from the participants' perspective • Is compelling and original
--	--

An essay and/or photo will be disqualified if:

- It is not on the topic
- It is postmarked or submitted online after 5:00 EST on Monday, November 30, 2009
- The application is not complete
- It is not the participants' original work

Contest Policies:

LCCU is not responsible for lost, late, misdirected, damaged, illegible, or incomplete submissions.

Decisions of the Culture of Savings Award Committee are final.

By entering, you agree that your essay and photos will become the property of Latino Community Credit Union and will not be returned. Latino Community Credit Union reserves the right to print and display the essays and photographs of the contest winners.

Essay Submission Checklist

- My essay is about what savings means to me.
- My essay is my original work.
- I have completed and included the Contest Registration Form.
- My essay is no more than 1,000 words.
- My essay includes citations where necessary.
- My essay is creative, original, thoughtful and well-organized.
- I have sent it before November 30, 2009.

Photo Submission Checklist

- My photo is about what savings means to me.
- My photos are my original work.
- I have completed and included the Contest Registration Form.
- I have submitted no more than 3 photos.
- My photo descriptions are no more than 100 words.
- I have sent it before November 30, 2009.

Contact Information:

Please email contest@cooperativalatina.org or call (919) 688-9270 with any questions.



ESSAY AND PHOTO CONTESTS 2009

Registration Form

Name (Last, First): _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

E-mail address: _____ Phone Number: (____) _____

School that you attend: _____ Country of Origin: _____

Date of Birth: _____ Age: _____

Are you a member of the credit union? Yes No (Note: being a member is not required to enter the contest)

How did you hear about the contest? _____

What contest are you entering? Essay Contest Photo Contest Both

If you are entering the Essay Contest, what is the title of your essay?

If you are entering the Photo Contest, please attach a description of each photo (up to 3 photos) with a maximum of 100 words.

By entering this contest, participants grant LCCU a non-exclusive right to use materials submitted and the content of the entries in any materials that LCCU, in its sole discretion, may decide to publish, distribute or use. We plan to use participants' materials to promote the culture of savings.

All taxes on this prize are the sole responsibility of the winner.

"By signing below, I authorize LCCU non-exclusive rights to use materials that I submit. I also certify that the information and materials that I have provided is original, true, accurate, and falsification of any information or its sources is grounds for disqualification."

Signature: _____ Date: _____

Please complete this registration form online at www.latinoccu.org/en/contest or return this registration form along with your essay or photo contest entry to:

Latino Community Credit Union
Culture of Savings Essay Contest
P.O. Box 25360
Durham, NC 27702