

2026 21st Annual Roberta Reeves Memorial Scholarship OFFICIAL RULES

Sponsored by Hughes Federal Credit Union (“Sponsor”)

1. PURPOSE. Hughes Federal Credit Union (“Hughes”) was founded in 1952 in Tucson, Arizona, and our mission is to always make a positive difference in each member’s financial life. Our commitment to supporting our members has enabled us to award over \$100,000 in scholarships to graduating high school seniors attending a college, university, or accredited trade school. In its 21st year, the scholarship program will award ten students \$2,000 each to support their higher education endeavors. The scholarship, renamed in memory of Roberta Reeves, a long-serving member of Hughes Federal Credit Union's Board of Directors, continues to honor her legacy in the Tucson community.

2. SCHOLARSHIP AWARDS. Ten (10) scholarships of \$2,000 each are available. Scholarship recipients will receive one (1) non-renewable \$2,000 award for tuition and other educational costs (such as books, fees, university, or on-campus housing, etc.) for the 2026 fall semester. Hughes will distribute the award as a check payable directly to the student. No recipient may receive more than one (1) 2026 Hughes Federal Credit Union Scholarship award.

3. POTENTIAL APPLICANTS. All eligible students are encouraged to apply! Our selection process weighs the content of the essay or video you submit based on the following grading rubric:

Answering Prompt: Overall, how well did the student answer the prompt?

- **Effort:** How much effort & excellence is displayed in the essay or video?
- **Creativity:** How much creativity is displayed in the essay or video?
- **Organization:** How well did the student explain their point using details and examples?
- **Detail:** How much attention was given to detail in spelling, grammar, punctuation, capitalization, etc.?

Judges will review all applications and select the ten (10) scholarship recipients.

4. ELIGIBILITY REQUIREMENTS. The Hughes Scholarship is open to applicants who, at the time of entry meet the following criteria:

- be a high school senior graduating in Spring 2026
- have applied or been accepted to and plan to attend a college, university, trade school, or certification program.
- if under 18 at the time of application, a parent or legal guardian’s information and a signature will be required.
- be a legal resident of the United States (please note residents of Florida, New York, Rhode Island and Puerto Rico, and other U.S. territories are not eligible to participate).

Persons in any of the following categories are NOT eligible to participate: (i) employees or Board members of the Sponsor; (ii) individuals engaged or employed by a company that is engaged in the development, production or distribution of materials for the Sponsor; and (iii) persons who are immediate family members (defined as mother, father, sister, brother, daughter, son or spouse) of any person in any of the preceding categories and individuals living with them in the same household (defined as those persons who share the same residence at least three (3) months a year).

5. APPLICATION INFORMATION. Complete the Scholarship Application form. There, you can submit your 500–750-word essay OR a link to a self-produced 1–2-minute video about the topic question: **How do you track your income and expenses, and what digital financial tools (such as apps, online banking features, or spreadsheets) do you use to manage your money? Explain how these tools have helped you make better financial decisions and how this skill will support your educational and career goals.**

6. SUBMISSION INSTRUCTIONS. Due date: Completed applications must be submitted on or before **11:59 pm (Arizona) on Tuesday, March 31, 2026.**

Visit HughesFCU.org/Scholarship to access the online application. Printed, hand-written, and/or late applications will not be accepted. All applications become the property of Hughes Federal Credit Union and will not be returned. Hughes assumes no responsibility for lost, late, misdirected, or unintelligible entries. By applying for this scholarship, you fully and unconditionally accept and agree to these Official Rules and the selection decisions of Hughes Federal Credit Union, which are final and binding.

Upon submitting your application, you will receive an email confirmation that we have received it and will review it. If you do not receive the confirmation email within 2 hours of submitting, email ICuevas@HughesFCU.org.

Application Notification: All applicants will be notified of their status on or before May 31st, 2026, if you are selected as a finalist, you will be notified via phone or email. Please ensure that your email and contact numbers are correct on your application.

Supporting Documentation: All finalists must submit the following documentation to secure their scholarship prize. Finalists will receive an email from ICuevas@HughesFCU.org informing them of their status by Monday, May 4, 2026 and requesting the following documentation:

- Affidavit of Eligibility and Liability Publicity Release Waiver signed by you (if over 18) or your legal parent or guardian.
- A headshot/photo to share on social media and other advertising or marketing materials.

7. ADDITIONAL AGREEMENTS. If the applicant is under 18 as of the date their application is submitted, a parent or legal guardian's signature is required on the online application.

Affidavit of Eligibility and Liability Publicity Release Waiver: By applying for this scholarship award, applicants (and their parents/legal guardians where the applicant is under the age of 18) acknowledge that award recipients (and their parents/legal guardians where the applicant is under the age of 18) will be required to sign the Affidavit of Eligibility and Liability Publicity Release Waiver Form ([CLICK HERE](#) for preview; we will email a link to an online form for the finalist to sign—per “Supporting Documentation” above), before distribution of scholarship award funds. Refusal to sign the said form will result in the forfeiture of the scholarship award. Please note that this form is only necessary for scholarship finalists to sign. You do not need to sign this form to submit your scholarship application. If selected as a scholarship recipient finalist, you will receive an email with the Affidavit and request additional required documentation. See “Supporting Documentation” for details about the documentation that the scholarship finalists must submit.

8. LIMITATIONS OF LIABILITY. Sponsor and the Released Parties are not responsible for: (i) stolen, lost, late, misdirected, damaged, undeliverable, incomplete, inaccurate, delayed or illegible entries due to technical, computer, mechanical, printing, typographical, human or other errors relating to or in connection with the Promotion, including, without limitation, errors which may occur in connection with the administration of the Promotion, the submission of entries, notification or correspondence, the processing of entries, the announcement of the prizes or in any Promotion related materials; (ii) technical failures of any kinds; (iii) failures of any of the equipment or programming associated with or utilized in the Promotion; (iv) unauthorized human and/or mechanical intervention in any part of the entry process or the Promotion; (v) technical or human error that may occur in the administration of the Promotion; or (vi) any injury or damage to persons or property that may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or receipt or use of any prize. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost or otherwise destroyed, corrupted or for any other reason not accepted as an entry into the Promotion, entrant's sole remedy is to enter again into the Promotion. Sponsor may rescind any Promotion entry found to contain such errors or failures without liability at its sole discretion.

As a condition of participating in the Promotion, you agree that as to Sponsor and the Released Parties (i) under no circumstances will you be permitted to obtain awards for, and you hereby waive all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses, (ii) all causes of action arising out of or connected with the Promotion, or any prizes awarded, shall be resolved individually, without resort to any form of class action, and (iii) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, but shall in no event include attorneys' fees. Sponsor reserves the right to modify prize award procedures.

9. DISPUTE. Except where prohibited, you agree that: (i) any and all disputes, claims and causes of action arising out of or connected with this Promotion or any prize awarded shall be resolved individually, without resort to any form of class action; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Promotion, but in no event attorneys' fees; and (iii) under no circumstances will you be permitted to obtain awards for, and you hereby waive all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

10. CHOICE OF LAW. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, shall be governed by, and construed in accordance with, the substantive laws of the State of Arizona, without regard to choice of law rules.

11. PUBLICITY RELEASE. By participating in the Promotion and in addition to any other grants which may be granted in any other agreement entered into between Sponsor and the winner, the winner grants Sponsor and each of its respective successors, assigns and licensees, the right to use such winner's first and last name, city, state or province, photograph, likeness, statements, biographical information, a description of the prize won, and any other personal characteristics, in any and all media, now known or hereafter devised, for any purpose, including without limitation, advertising and sweepstakes purposes as well as in, on or in connection with any program,

Promotion or other promotion without additional compensation, review or approval rights, notification or permission, and each winner hereby releases the Sponsor from any liability with respect thereto.

YOU FURTHER ACKNOWLEDGE THAT YOUR PERSONAL IDENTIFYING INFORMATION MAY BE DISCLOSED TO THIRD PARTIES INCLUDING, WITHOUT LIMITATION, PLACING YOUR NAME ON A WINNERS' LIST.

12. SPONSOR. The Sponsor is Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734.

13. LIST OF OFFICIAL RULES OR WINNERS' LIST. For a copy of these Official Rules or for a list of Scholarship winners, mail a postage pre-paid, hand-printed self-addressed stamped envelope to: Hughes Federal Credit Union, Attn: Roberta Reeves Memorial Scholarship, PO Box 11900, Tucson, AZ 85734. Only one request for Official Rules or Promotion winners per envelope mailed. All requests must be received by **May 31, 2026**.

This Promotion is sponsored by Hughes Federal Credit Union, PO Box 11900, Tucson, AZ 85734.

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