

2026 Ardent Credit Union Scholarship Contest Official Rules

CONTEST AND ELIGIBILITY: The 2026 Ardent Credit Union Scholarship Contest period begins 8:00:00 a.m. ET on January 29, 2026 and ends 11:59:59 p.m. ET on March 31, 2026 and is subject to all applicable federal, state and local laws and regulations. This contest is sponsored and administered by Ardent Credit Union, located at 1601 Cherry Street, Suite 2000, Philadelphia, PA 19102.

Contest is open to students who have an Ardent Credit Union membership in their own name and are either 1.) a 2026 graduating high school senior or 2.) a 2025 high school graduate who took a gap year. In either case, the student must be starting their first year in the fall of the 2026-2027 school year with a full-time course of study at an accredited two (2) or four (4) year college, university, trade, technical, or business school. Student must also have a minimum cumulative Grade Point Average (GPA) of 3.0 (B average). If grades are not determined on a 4.0 scale, grading equivalency will be used to determine eligibility. Ardent employees, board members, volunteers and their families are not eligible to apply. By participating, entrants are bound by and agree to these Official Rules and the decisions of Ardent.

For an entry to be considered, Ardent must receive the video, Scholarship Application and any other required forms by the contest deadline. Entries that are incomplete or do not adhere to the rules or specifications may be disqualified at the sole discretion of Ardent Credit Union. An application for a student under 18 years of age must include an electronic signature of a parent or guardian to participate. One entry per student.

AWARDS: Ardent will award five (5) individual scholarships. Four (4) scholarship awarded have a value of \$2,500 each. One (1) scholarship is awarded for \$5,000. Awards are distributed directly to the financial aid office of the recipients' schools. There will be no cash disbursement to the student. Taxes on prizes are solely the winner's responsibility.

HOW TO ENTER: You may enter the Contest by submitting a Complete Entry (as defined below) during the contest period:

1. Complete and submit the Ardent Scholarship Application Form, including the Disclosure, Certification and Release Authorization:
<https://na2.docusign.net/Member/PowerFormSigning.aspx?PowerFormId=d251070a-d349-4409-bd05-6a0568893c3a&env=na2&acct=44c1984c-8909-4af8-97c8-ef352b1c2380&v=2>
2. Create your own original video using your smartphone camera answering the prompt, "Tell us you deserve an Ardent Scholarship without telling us you deserve an Ardent Scholarship."
 - a. The video length should be at least 30 seconds and no longer than 2 minutes.
 - b. Make sure your video is engaging, creative, and fun. Be clever and enthusiastic. Show us your personality.
 - c. Make sure audio is clear if you're speaking in the video. Feel free to add on-screen text or other effects in place of or addition to audio, if needed.
 - d. Your video must not be obscene, pornographic, disparaging, defamatory, violate any laws or otherwise contain images and/or text which Ardent, in its sole discretion, decides is inappropriate or objectionable.
 - e. Any video must be your own original creation and must not have been previously published or submitted in connection with any other contest or sweepstakes. Your video must not infringe any third-party rights, including but not limited to right of publicity, copyrights, trade secrets, or other intellectual property rights. No copyrighted materials (music, images, etc.) may be used for

this scholarship video unless you own the copyright or have a license to use the material for this contest. Written permission must be obtained and provided upon request for all copyrighted materials.

- f. Video must not reference or contain any third-party trademarks or logos or contain any advertisements, “spam” content, or references to other offers or websites; You may use Ardent’s logo, but this is not required.
 - g. Video must not contain any other person’s name, voice, signature, photograph (readily identifiable) or likeness.
3. Submit your video entry via WeTransfer.
- a. Visit ardentcu.wetransfer.com
 - b. Click “Upload Files” to add your video.
 - i. Be sure your first initial and last name are in the video file name.
 - c. Enter marketing@ardentcu.org in the “Email to” box.
 - d. Enter your email address in the “Your email” box.
 - e. Type “Ardent Scholarship Video” in the “Title” box.
 - f. In the “Message” box, include your full name, video file name and acknowledge that you completed the Scholarship Application eForm.
 - g. Click “Transfer” to submit your entry.
 - h. Verify your email.

Collectively, the above three (3) steps above qualify a submission as a Complete Entry.

WINNER SELECTION AND NOTIFICATION: Judging will be conducted by a scholarship committee. The Committee evaluates entries to identify well-rounded and education-oriented individuals. Scholarships are awarded based on the video and applicant information provided, including school activities, volunteer activities/employment and life experience. Scholarship recipients are selected without regard to race, color, religion, marital status, national origin, veteran status, gender, or handicap. Scholarship finalists may be interviewed by members of the scholarship committee. All decisions by the scholarship committee are final and not open to contest. All five (5) winners will be notified by email or phone by the end of May 2026. At that time, Ardent will verify to which school the scholarship will be sent.

PRIVACY: Information collected from entrants is subject to Ardent’s Privacy Policy, which is available at http://www.ardentcu.org/ArdentCU/media/PDF/privacy_notice.pdf

RIGHTS GRANTED BY ENTRANT: By entering this contest, entrant understands and agrees that Ardent Credit Union, anyone acting on behalf of Ardent Credit Union shall have the right, where permitted by law, to print, publish, broadcast, distribute, and use in any media now known or hereafter developed, in perpetuity and throughout the World, without limitation, entrant’s video entry, name, portrait, picture, voice, likeness, image, statements about the Contest, and biographical information for news, publicity, information, trade, advertising, public relations, and promotional purposes without any further compensation, notice, review, or consent.

PARTICIPATION CONDITIONS: Ardent shall not be responsible for any typographical or other error in the printing, offering or announcement of any award. Award winners are required to present valid identification and agree to a publicity photo. Attendance at an awards reception may be required. More information will be provided to the winners. Winners must sign the Release, provide their school identification number for use in distribution of funds and social security number for tax reporting by Ardent. If winner is found to be ineligible or not in compliance with these Official Rules, such prize will be forfeited and awarded to an alternate winner. Taxes on awards, if applicable, are solely the winner’s responsibility. Ardent Credit Union may change the terms and conditions or any aspect of this program without advance notice.