

October 4, 2018

Dear Ms. Beth McCollum,

On behalf of the Cooperative Credit Union Association, Inc., Central One Federal Credit Union is pleased to announce the 29th Annual Student Essay Contest. The contest, open to seventh and eighth grades in Massachusetts, is an excellent opportunity for students to engage their writing competencies and develop their financial literacy skills.

The contest aligns well with our financial education programs for the youth that teach young adults why they need to create a savings plan and make financially responsible choices.

**2019 Essay Contest Topic:** *“As a young adult, what do you think is the most important lesson credit unions can teach young people about managing their financial lives that will help them as they grow into adults with careers and families?”*

An essay, no more than 250 words in length, should be submitted by **January 18, 2019**. Submissions may be delivered to my attention at **Central One Federal Credit Union, 714 Main Street, Shrewsbury, MA 01545.**

There will be eight winning essays chosen with the following awards:

* First Prize (1) - $500
* Finalists (7) - $250
* Honorable Mention winners (10) – $50

An awards ceremony at the State House in Boston will be scheduled in the spring to honor the contest winners.

I am attaching a copy of the essay contest rules. If you have any questions or need additional information, please do not hesitate to email me at [orussell@centralfcu.com](mailto:orussell@centralfcu.com) or call me at 508-841-0563.

Sincerely,

Owen J. Russell

Branch Manager - Shrewsbury

Central One Federal Credit Union