



Libro Credit Union Student Awards Program

These Rules & Regulations are specific to the Libro Credit Union Student Awards Program (the “Program”). The Program is governed by the rules set forth below. By applying, applicants agree to abide by these rules and the decisions of the Program Administrator, which are final. Applicants also agree to comply with all applicable laws.

Program Administrator

The Program is administered by Libro Credit Union Limited (“Libro”).

Application Dates

The application period opens on Monday, April 13, 2026, and closes on Friday, May 8, 2026, at 11:59 p.m. Eastern Daylight Time (EDT).

Each Award Recipient Will Receive:

- A \$2,000 award, deposited in a lump sum into the recipient’s Libro Go Free account prior to the beginning of the September semester, upon receipt of all required documentation.
- A no-fee Libro Go Free account (recipients will become Libro Credit Union members at no cost).
- One financial coaching session with Libro.

Awards Available

A total of 33 awards, valued at \$2,000 each, are available to students who meet the eligibility criteria outlined below.

Applicant Eligibility

- The Program is open to Libro Credit Union members and non-members.
- Applicants must be between seventeen (17) and twenty-five (25) years of age, inclusive, at the time the application is submitted.
- Applicants must have a minimum current academic average of C+ (67%) or higher.
- Applicants must be enrolled full-time in a Canadian college, university, apprenticeship program, technical institute, or private college for September 2026.
- Applicants who are not Libro members must have a primary home address in southwestern Ontario, as defined by postal code (postal code beginning with “N”).
- Libro staff, members of the Board of Directors, and their immediate family members living in the same household are not eligible.
- Past recipients of the Libro Credit Union Student Awards are not eligible to receive an award in 2026.



How to Apply

- Eligible applicants may submit one application only.
- Visit libro.ca/studentawards and follow the instructions provided.
- Complete and submit the online application form.

Libro Credit Union will not be responsible for any lost, delayed, misdirected, illegible, incomplete, damaged, or undeliverable applications, or any delay or failure to transmit, process, receive or consider applications, or technical failures of anykind.

Recipient Selection

Award recipients will be selected based on Libro's assessment of eligible applications.

Notifying Winners

Award recipients will be notified by email and/or phone no later than June 4, 2026.

Award recipients may be announced publicly through Libro's social media channels, branch network, and libro.ca/studentawards, and may also be featured in press releases or other media outlets.



Conduct

By participating, each applicant agrees to be bound by these Rules & Regulations, which will be posted and available at libro.ca/studentawards. Applicants agree to be bound by the decisions of Libro Credit Union, which shall be final and binding in all respects.

Disclaimers, Liability, and Indemnification

By participating, you release and agree to indemnify and hold harmless Libro and its employees, directors, officers, affiliates, agents, judges and advertising and promotional agencies from any and all damages, injuries, claims, causes of actions, or losses of any kind (including actual legal fees and expenses) resulting from your participation or use of any award.

Privacy / Use of Personal Information

By participating, applicants: (a) grant to Libro the right to use his/her/their name, mailing address, telephone number, and e-mail address (“Personal Information”) for the purpose of administering the award including but not limited to contacting schools; (b) grant to Libro the right to use their name, high school name and post-secondary program for publicity and promotional purposes relating to the award, in any and all media now known or hereafter devised, without further compensation unless prohibited by law. Libro will use the applicant’s Personal Information only for identified purposes and protect the applicant’s Personal Information in a manner that is consistent with Privacy Policy as outlined at libro.ca. Libro may ask the winner to speak publicly or appear in a video promoting the award.

Termination

If for any reason Libro cannot run the award program as planned, Libro reserves the right to cancel, modify, extend, or suspend without notice.

Libro, at its sole discretion, may disqualify any individual who tampers with or in any way corrupts the entry or judging process, or who attempts to undermine the legitimate operation by cheating, hacking, deception, or other unfair practices.

Law

These Rules & Regulations constitute the complete rules and regulations associated with the award application.

These Rules and Regulations are subject to change without notice.

Language Discrepancy

In the event of any discrepancy or inconsistency between the terms and conditions of the Rules and Regulations and disclosures or other statements contained in any award related materials, including but not limited to the application form, or point of sale, print or online advertising, the terms and conditions of these Rules and Regulations shall prevail, govern and control.