Farmers & Merchants Bank
OF SOUTH CAROLINA

February 2, 2026

Re: Farmers & Merchants Bank of SC Scholarship Packet

To Whom It May Concern:

Enclosed, you will find hard copies of the Farmers & Merchants Bank of SC Scholarship Application. This year, we are offering two $1,000 scholarships.

If you would like a copy emailed, please let me know as soon as possible. We hope you will share this information with your seniors. We wish them the absolute best!

Sincerely,

Tammie R. H. Rickenbacker

Tammie R. H. Rickenbacker
VP/Marketing Officer
trickenbacker@fmbsc.com

Farmers & Merchants Bank
OF SOUTH CAROLINA

F&M Bank of SC Scholarship Requirements

Farmers & Merchants Bank of SC will award two $ 1,000 scholarships. This scholarship is open to high school seniors from the following schools who plan to attend a private or public college, university, or trade school.

Branchville High School, Bethune-Bowman High School, Lake Marion High School, Holly Hill Academy, Berkeley High School, Cane Bay High School, Goose Creek High School, Strafford High School, Northwoods Academy, Cross High School, Timberland High School, St. Johns Christian Academy, Calhoun High School, Calhoun Academy, Dorchester Academy, and Woodland High School.

- Students must be seniors in high school.
- Applicants should have a minimum grade point average of 3.0 on a 4.0 scale.
- Students must submit a copy of their high school transcript (grades 9-12).
- Students must demonstrate achievement and high standards in academics, character, leadership, citizenship, and involvement in school and/or community activities.

- **The student must submit a 1000-word essay. The student should write an essay on sharing a specific moment that changes how they think about the value of money. This experience may involve you or someone close to you. Explain the situation, the lesson learned, and how it shaped your financial habits, priorities, or decision-making. You may use AI tools to improve spelling, grammar, and sentence structure on your own drafted text, but using AI to generate the text itself, ideas, or structure is not permitted.**

- The student must submit a letter of recommendation with the application; it must not be from a family member.
- The Scholarship Funds will not be released until F&M receives proof of enrollment. The scholarship check will be mailed directly to the college, university, or trade school.
- Deadline is Tuesday, April 1, 2026. Any applications received after the deadline will not be considered.
- Please send all applications via email to trickenbacker@fmbsc.com.
- Recipients of the scholarship will be announced at the students' awards event or at their graduation ceremony.