



Hughes/Demmin Memorial Scholarship Award

The Amherst Federal Credit Union honors the contributions of past managers Lawrence Hughes and Peter Demmin with the Hughes/Demmin Memorial Scholarship Award.

Lawrence Hughes, of the Town of Tonawanda, was a graduate of South Park High School. He served in the Army and was stationed in Germany during World War II, achieving the rank of sergeant.

Mr. Hughes earned his bachelor's degree in education from Buffalo State College and his master's degree in education from Canisius College. He taught mathematics at Tonawanda High School beginning in 1949 to 1960, when he began teaching at Amherst Central High School. After his retirement from teaching in 1982, Mr. Hughes became employed as the manager/treasurer of the board of directors of the Amherst Teacher's Federal Credit Union, located in Amherst High School at the time. Under his management, ATFCU began to use a computer for transactions as well as offering Share Draft (checking) accounts, Share Term Certificates, the Home Equity Loan program, and Visa® credit cards.

Lawrence held the position of manager and treasurer of the board of directors until the fall of 1994, when Mr. Peter Demmin was elected to manage the credit union.

Peter Demmin, of Amherst, was a graduate of Tonawanda High School who received his bachelor's, master's and doctoral degree in education from the University of Buffalo. Mr. Demmin taught chemistry at Amherst Central High School for his entire teaching career, from 1959 to 1995, and was chairman of the school's science department from 1968-1994.

He was manager/treasurer of the Amherst Federal Credit Union from 1994-2005, during which time he oversaw a great expansion in membership and business. As manager, Peter was responsible for starting our debit and ATM cards, first mortgages and the addition of over 20 sponsor groups.

In May 2012, we said goodbye to these two dedicated men who worked diligently to grow our credit union to what it is today. Their wives, Jane Hughes and Ruth Demmin, and their families, are friendly, familiar faces around the credit union. We are thrilled to honor the lives of our former managers with the Hughes/Demmin Memorial Scholarship Award.



Hughes/Demmin Memorial Scholarship Award

Two \$1,000.00 scholarships will be awarded to two members to be used towards tuition expenses. Members must meet the following criteria:

Eligibility Requirements

- The applicant must be an Amherst Federal Credit Union member in good standing
- The applicant must be a graduating high school senior
- The applicant must plan to attend an accredited two or four year college
- The applicant must be an active volunteer and/or active in their community

Application Requirements

- Completed and signed application form
- Essay of 250 words or less describing what inspires you to succeed and why
- Letter of reference from a current teacher or guidance counselor commenting on your character and abilities
- A copy of your high school transcript
- A resume detailing honors/awards received, leadership roles and extra-curricular activities

Application Procedure

- The application requirements must be completed in full and postmarked by April 1, 2025 in order to be considered.
- Mail or Bring to: Amherst Federal Credit Union, 6470 Main Street Suite 5, Amherst NY 14221

Selection Process

- Applicants will be reviewed by the AFCU Board of Directors
- Scholarship winners will be notified by June 1, 2025.



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Applicant Information

Name _____ Account Number _____

Street Address _____

City _____ State _____ Zip Code _____

Home Phone _____ Cell Phone _____

High School

Name _____

Street Address _____

City _____ State _____ Zip Code _____

List colleges applied to in order of preference: (Please note if you have been accepted)

1. _____

2. _____

3. _____

I hereby declare that the information contained in this application to be accurate and true.

Applicant Signature _____ **Date** _____