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217/529-2265
800/736-2224
FAX 217/585-8738
www.cbai.com

**2023 CBAI FOUNDATION FOR COMMUNITY BANKING
ANNUAL SCHOLARSHIP PROGRAM**

**YOUR SCHOOL COULD WIN \$500 AND ANOTHER \$21,000 IS
AVAILABLE FOR STUDENTS!**

This year is the 36th anniversary of the *CBAI Foundation for Community Banking Annual Scholarship Program*. Enclosed is information regarding our scholarship program. If you would like to find the bank in your area participating in this program, please contact Kim Cordier at kimc@cbai.com.

CBAI is in its 48th year of representing community banks and thrift institutions. The Scholarship Program is intended to:

- foster a better understanding of the vital role that community banks play in the economy of the areas in which they do business;
- provide our members with an avenue by which they can give something to the young scholars in their communities; and
- provide welcome financial aid to deserving high-school seniors in our members communities.

Recipients are determined by an essay-writing contest and an impartial panel of judges. Eligible students are Illinois high-school seniors graduating in the spring and entering an institution of higher education in the fall. They must be United States citizens and Illinois residents. The immediate family member of community bankers and part-time employees are NOT eligible to enter.

The prize awarded for the overall winner is \$1,000 per year for up to four years of higher education, with up to 11 additional awards of \$1,000 and up to 12 second-place awards of \$500 each, depending on the quality of the entries. A check for \$500 will be presented to the winning student's school.

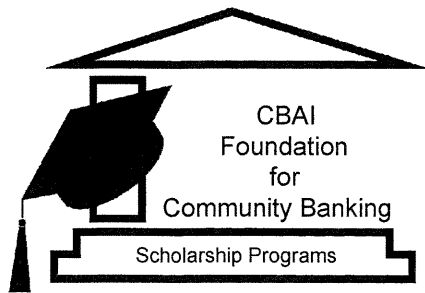
Essays are due at the CBAI Foundation office by 5 p.m. on Friday, March 3, 2023.
NOTE: Bank's deadlines will be earlier so students need to heed the sponsoring bank's instructions. We truly hope you'll be a part of this worthwhile program.

If you have any questions, please contact me.

Sincerely,

Valerie Johnston
Senior Vice President of Communications

Enclosure



CBAI FOUNDATION FOR COMMUNITY BANKING 2023 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

(HIGH SCHOOL)

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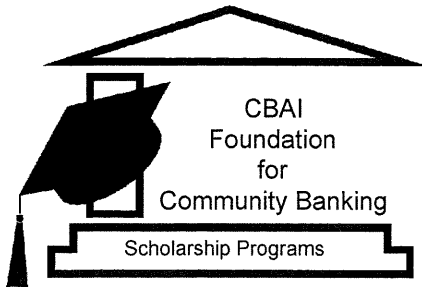
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1. Help promote the essay-writing contest to Illinois high school seniors. Student bank employees plus the immediate families of any bank's employees, board members, CBAI employees and judges are ineligible (there is a separate scholarship program for those individuals).
2. Act as a collection point for manuscripts.
3. Appoint a committee to screen manuscripts before mailing them to the sponsoring bank (committee may consist of a counselor, English teacher, financial literacy teacher — a banker is optional). This group should eliminate all essays of poor quality and those that do not adhere to the guidelines. It should select the best five or six essays and submit them to the sponsoring bank, which will then select its maximum essays to send on to the state competition. (Bank will know its maximum allotment).
4. Violation of any of these rules will be cause for ineligibility of essay:
 - a.) Length of the essay is not to exceed one-page on the theme **How are fintechs impacting the banking industry?**, double-spaced, using Times New Roman font, and 10-12-point size.
 - b.) The essays may **NOT name** a specific bank, banker, nor city.
 - c.) Essays must be accompanied by the background information form.
 - d.) Essays must be written entirely by the student, without additional correction, grading, or enhancement by any other party, including teachers and parents. Students may not collaborate with one another. Student may not view other students' work prior to submission.
 - e.) Students must be high-school seniors, U.S. citizens and residents of Illinois.
 - f.) ***Students may not submit an essay through more than one bank, or they will be disqualified.***
5. Judging criteria are:
 - understanding of the community-banking philosophy
 - accurate information
 - clear and concise sentences
 - logical organization
 - creativity in approach to subject
 - proper grammar
 - correct punctuation and spelling
6. Forward copies of the applications and essays to the sponsoring bank.
NOTE: Semi-finalists will be required to make a presentation of their essays to a community group of no fewer than five individuals; the purpose is to increase the understanding of our profession. Semi-finalists will also sign an Intent Form indicating they intend to continue their education at a college, university, or accredited trade school.

Deadlines:

- Applications and essays must be received by the CBAI Foundation via sponsoring banks by 5 p.m. on Friday, March 3, 2023. Check with your sponsoring bank for its preliminary judging deadline. Students may not submit an essay through more than one bank, or they will be disqualified. Essays received by the CBAI Foundation after March 3 will not be accepted for judging. Winners will be selected the first week of May and announced to the sponsoring banks soon thereafter.
- Presentation of the monetary awards will be organized by the sponsoring banks and made by member bankers and CBAI Foundation representatives, when possible.
- State and local publicity will be coordinated by the CBAI Foundation.
- **Thank you letters and certificates will be mailed from the association to all the sponsoring banks for distribution to the students whose essays were submitted for consideration.**

Questions? E-mail: kimc@cbai.com



CBAI FOUNDATION FOR COMMUNITY BANKING 2023 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES (STUDENT)

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The CBAI Foundation for Community Banking provides monetary awards for top high-school seniors statewide. The total awards available this year by the Foundation is \$21,000. These awards help deserving students highlight the importance of community banking to the local economy. You could win up to \$4,000 for higher education, and your school is eligible to win \$500!

Judges will select the top essays statewide written by high-school seniors who best capture the following theme:
How are fintechs impacting the banking industry?

Judges will be looking for an understanding of what a community bank is and its role in the local economy. The essay should emphasize the philosophy of community banking, but **MAKE NO REFERENCE TO A SPECIFIC BANK, BANKER, NOR CITY.**

Competition: Competition is open to Illinois high-school seniors who are sponsored by a CBAI member bank; it is not based on financial need. Students must be U.S. citizens and residents of Illinois. **Student bank employees, plus the immediate families of any bank's employees, board members, and CBAI employees are ineligible.** Students are asked to write a one-page essay on the theme, (not to exceed one page in length and); double-spaced using the font Times New Roman with 10-12-point size. **Do not submit your essay to more than one bank or you will be disqualified.**

Researching the Essay: Contestants will find that the most meaningful research about the subject will be gained from a tour of a local community bank and an interview with a bank officer.

Essays: An original and two copies of the essay, the Official Application, and the Background Information Forms are to be submitted to a designated high-school counselor, English teacher, or other designated person at the school (if applicable). If the local school is not involved, students should return these documents to the sponsoring bank. A special local committee will review all manuscripts and select the local contest winners, if applicable, and send as many as essays to the CBAI Foundation for the statewide competition as the bank is allowed.

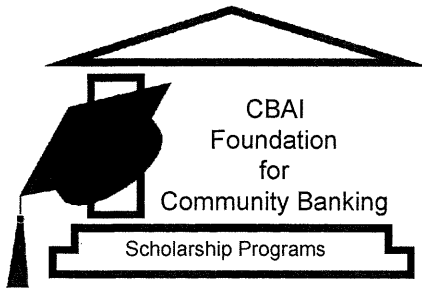
Essay Integrity: Essays must be written entirely by the student, without additional correction, grading or enhancement by any other party, including teachers and parents. Students may not collaborate with one another. Students may not view other students' work prior to submission. Use of the Wikipedia definition of a community bank will result in points taken off. Violation of any of these rules will be cause for ineligibility of the essay.

Judging Criteria: Judges will use the following criteria to evaluate each essay: understanding of the community banking philosophy, accurate information, clear and concise sentences, logical organization, proper grammar, correct punctuation and spelling, and conclusion/summary.

Deadline: Essays must be received by the CBAI Foundation via the sponsoring bank by 5 p.m. on Friday, March 3, 2023, to be eligible for judging. Check with the local sponsoring bank for its preliminary judging deadline. Essays received by the CBAI Foundation after March 5 will not be accepted for judging. **NOTE: Semi-finalists will be required to make a presentation of their submission to a community group of no fewer than five individuals; the purpose is to increase the understanding of our profession. Semi-finalists will also sign an Intent Form indicating they intend to continue their education at a college, university, or accredited trade school.**

Scholarship Amounts: Monetary awards will be given in addition to any other grants or awards the student may receive and will be made directly to the winners. However, the winner must sign a statement that he/she will use the award to further his/her education. The monetary awards provided for the overall winner will be \$1,000 per year for up to four years of higher education, with up to 11 additional awards of \$1,000 and up to 12 second-place awards of \$500 each, depending on the quality of the essays. A check for \$500 will be presented to the overall winning student's school. Non-monetary "Honorable Mentions" may also be awarded.

Questions? E-mail: kimc@cbai.com



**CBAI FOUNDATION FOR COMMUNITY
BANKING 2023 ANNUAL SCHOLARSHIP
(STUDENT)
ESSAY ASSIGNMENT & CHECKLIST**

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PLEASE WRITE A ONE-PAGE ESSAY ON THE FOLLOWING THEME:

How are fintechs impacting the banking industry?

(Length of the essay is not to exceed one-page; doubled spaced, using Times New Roman font, and 10-12-point size.)

MAKE SURE:

You complete the student application and background information form.

You submit one-page on the theme, (not to exceed one-page in length); doubled spaced, using Times New Roman font, and 10-12-point size.

The names of a specific bank, banker, and/or city, are **NOT** in your essay.

Your name is **NOT** on the essay, only on Student Application & Background Information Sheet.

You send **TWO** copies of the essay.

Include your e-mail address and cell phone number (if applicable).

Your submission should be made through a CBAI member bank.

You may not submit an essay to more than one bank or you will be disqualified.

ESSAYS MUST:

Be double-spaced

Not exceed one-page in length

Be in Times New Roman font

Be in 10-12-point size

Be sponsored by only one CBAI member bank

If you have any questions, feel free to contact Kim Cordier at 217/529-2265 or by e-mail kimc@cbai.com.



CBAI FOUNDATION FOR COMMUNITY BANKING 2023 ANNUAL SCHOLARSHIP PROGRAM OFFICIAL STUDENT APPLICATION

BANK DEADLINE FOR SUBMISSION: _____

(Date by which essay must be at Foundation Headquarters is 5 P.M. March 3, 2023)

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Bank, New Berlin

Director
Katie Ashworth
CNB Bank & Trust, N.A.
Carlinville

Administrator
Valerie Johnston
CBAI, Springfield

FOUNDATION USE ONLY

Manuscript # _____

Group # _____

Date Received _____

Questions? E-mail:
kimc@cbai.com

Please complete the information requested below and affix this application to **TWO** copies of your essay. Return the application and the copies of your essay to your high-school counselor or English teacher (if applicable), or your local sponsoring community bank.

DO NOT INCLUDE YOUR NAME ON EITHER COPY OF YOUR ESSAY!

Student's Name _____

Address _____

City / State / Zip _____

Cell Phone _____ E-mail _____

Name of Parent(s) _____

Sponsoring Bank _____

Sponsoring Bank Contact/Title _____

Bank Address _____

City / State / Zip _____

Phone _____ E-mail _____

Note: You may not submit through more than one bank, or you will be disqualified.

IF APPLICABLE:

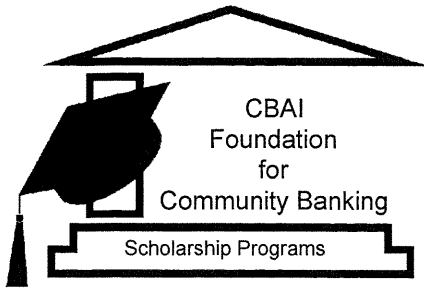
School Name _____

School Contact/Title _____

School Address _____

City / State / Zip _____

Phone _____ E-mail _____



CBAI FOUNDATION FOR COMMUNITY BANKING 2023 ANNUAL SCHOLARSHIP PROGRAM

BACKGROUND INFORMATION

Personal Data

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FAX 217/585-8738
www.cbai.com

Name: _____

Address: _____ City: _____ Zip: _____

Telephone: _____ Cell Phone: _____

Email _____

Please attach an essay as required by the scholarship instructions.

GPA as of most recent semester: _____

Special Awards & Other School Activities

Please list:

Community Service

Please describe:

Planned Educational Pursuits

Name of school: _____

Career Interest: _____

The information on this application is true and correct to the best of my knowledge. I understand that this information and all supporting documents will be held in the strictest confidence by the CBAI Foundation for Community Banking. I further understand that all scholarships are awarded at the discretion of the aforementioned Foundation and that all decisions are final.

Signature: _____ Date: _____