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CBAI FOUNDATION FOR COMMUNITY BANKING 2013 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES FOR STUDENTS

The CBAI Foundation for Community Banking provides scholarship funds for top high school senior essays statewide. The total scholarship awards available this year by the Foundations is \$23,000. These scholarship 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 that best capture the following theme:

How do community banks make dreams come true?

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 (North Central Bank); it is not based on financial need or specifics in plans for higher education. Student bank employees, plus the immediate families of bank employees, board members, CBAI employees, and judges are ineligible. Students are asked to write short essays on the above mentioned theme. Length of the essay must not exceed two pages of typewritten copy, double-spaced on one side of each page. Each essay must also have a title.

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.

Essay Entries: An original and one copy of the essay, and the Official Application, are to be submitted to a designated high school counselor, English teacher, or to the North Central Bank in Ladd or Hennepin. A special local committee will review all manuscripts and select the local contest winners. As many as three essays will be submitted to the CBAI Foundation for the statewide competition.

Essay Integrity: Essay 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 others students' work prior to submission. Violation of any of these rules will be cause for ineligibility of essay.

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

Essay Deadline: Entries must be received by North Central Bank by noon on January 18, 2013 and they must be further relayed to the CBAI Foundation via the North Central Bank by noon on Monday, February 4, 2013 to be eligible for judging. Essays received by the CBAI Foundation after February 7th will not be accepted for judging. Note: Semi-finalists at the state level will be required to make a presentation of their essays to a community group of no less than five individuals; the purpose is to increase the understanding of the community banking profession. The winners will be selected by May 8th and announced soon after that date.

Scholarship Amounts: Scholarships will be awarded 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 scholarship awarded for the overall winner will be \$1,000 per year for up to four years of higher education, with up to 12 additional awards of \$1,000 and up to 13 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. Non-monetary "Honorable Mentions" may also be awarded.



CBAI FOUNDATION FOR COMMUNITY BANKING 2013 ANNUAL SCHOLARSHIP PROGRAM OFFICIAL STUDENT APPLICATION

2012-2013 Board of Directors

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Questions? E-mail: bobbiw@cbai.com

Tel No.

Please complete the information requested below, and affix this application to TWO copies of your essay. Return the application and the two 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
Title of Essay
Address
City / State / Zip
Home Tel. No E-mail
Name of Parent(s)
Sponsoring Bank /City
Sponsoring Bank Contact/Title
Bank Address
City / State / Zip
Tel. No E-mail
Is this essay being entered through any other bank(s)? (circle one) Yes No If yes, where? (banks' name(s)
IF APPLICABLE: School Name
School ContactTitle
School Address
City / State / Zip

E-mail