

CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

(HIGH SCHOOL)

2021-2022 Board of Directors

Chairman Kim McKee North Central Bank Hennepin

Vice Chairman Amy Thiede Prairie Community Bank, Marengo

Vice Chairman Erik Schelling Merchants & Manufacturers Bank, Joliet

Treasurer Tracy Downs German-American State Bank, German Valley

Secretary Jason Semple Dieterich Bank Effingham

President Kraig Lounsberry CBAI, Springfield

Director Chad Martin Goodfield State Bank

Director Sheila Burcham Community Trust Bank Irvington

Director Bob Stachowski First National Bank of Sandoval

Administrator Valerie Johnston CBAI, Springfield

901 Community Drive Springfield, IL 62703 217/529-2265 800/736-2224 FAX 217/585-8738 www.cbai.com

- 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:
 - Length of the essay is not to exceed one-page on the theme *How has the response of community banks differed from that of the megabanks during the global pandemic?*, 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 Wednesday, March 2, 2022. 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 2 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 CBAL 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.



CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

(STUDENT)

2021-2022 Board of Directors

Chairman Kim McKee North Central Bank Hennepin

Vice Chairman Amy Thiede Prairie Community Bank, Marengo

Vice Chairman Erik Schelling Merchants & Manufacturers Bank, Joliet

Treasurer Tracy Downs German-American State Bank, German Valley

Secretary Jason Semple Dieterich Bank Effingham

President Kraig Lounsberry CBAI, Springfield

Director Chad Martin Goodfield State Bank

Director Sheila Burcham Community Trust Bank Irvington

Director Bob Stachowski First National Bank of Sandoval

Administrator Valerie Johnston CBAI, Springfield

901 Community Drive Springfield, IL 62703 217/529-2265 800/736-2224 FAX 217/585-8738 www.cbai.com 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 has the response of community banks differed from that of the megabanks during the global pandemic?

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 Wednesday, March 2, 2022, to be eligible for judging. Check with the local sponsoring bank for its preliminary judging deadline. Essays received by the CBAI Foundation after March 2 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.



CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP

ESSAY ASSIGNMENT

2021-2022 Board of Directors

Chairman Kim McKee North Central Bank Hennepin

Vice Chairman Amy Thiede Prairie Community Bank, Marengo

Vice Chairman Erik Schelling Merchants & Manufacturers Bank, Joliet

Treasurer Tracy Downs German-American State Bank, German Valley

Secretary Jason Semple Dieterich Bank Effingham

President Kraig Lounsberry CBAI, Springfield

Director Chad Martin Goodfield State Bank

Director Sheila Burcham Community Trust Bank Irvington

Director Bob Stachowski First National Bank of Sandoval

Administrator Valerie Johnston CBAI, Springfield

901 Community Drive Springfield, IL 62703 217/529-2265 800/736-2224 FAX 217/585-8738 www.cbai.com PLEASE WRITE A ONE-PAGE ESSAY ON THE FOLLOWING THEME:

How has the response of community banks differed from that of the megabanks during the global pandemic?

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



CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP PROGRAM CHECKLIST

(STUDENT)

2021-2022 Board of Directors

Chairman Kim McKee North Central Bank Hennepin

Vice Chairman Amy Thiede Prairie Community Bank, Marengo

Vice Chairman Erik Schelling Merchants & Manufacturers Bank, Joliet

Treasurer Tracy Downs German-American State Bank, German Valley

Secretary Jason Semple Dieterich Bank Effingham

President Kraig Lounsberry CBAI, Springfield

Director Chad Martin Goodfield State Bank

Director Sheila Burcham Community Trust Bank Irvington

Director Bob Stachowski First National Bank of Sandoval

Administrator Valerie Johnston CBAI, Springfield

901 Community Drive Springfield, IL 62703 217/529-2265 800/736-2224 FAX 217/585-8738 www.cbai.com

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 Bobbi Watson at 217/529-2265 or by e-mail bobbiw@cbai.com.



CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP PROGRAM OFFICIAL STUDENT APPLICATION

BANK DEADLINE FOR SUBMISSION:

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

(Date by which essay must be at Foundation Headquarters is 5 P.M. March 2, 2022)

2021-2022 Board of Directors

Chairman Kim McKee North Central Bank Hennepin

Vice Chairman Amy Thiede Prairie Community Bank, Marengo

Vice Chairman Erik Schelling Merchants & Manufacturers Bank, Joliet

Treasurer Tracy Downs German-American State Bank, German Valley

Secretary Jason Semple Dieterich Bank Effingham

President Kraig Lounsberry CBAI, Springfield

Director Chad Martin Goodfield State Bank

Director Sheila Burcham Community Trust Bank Irvington

Director Bob Stachowski First National Bank of Sandoval

Administrator Valerie Johnston CBAI, Springfield

FOUNDATION USE ONLY

Manuscript #____

Date Received_____

Questions? E-mail: bobbiw@cbai.com

counselor or English teacher (if applicable), or your local sponsoring community bank. DO NOT INCLUDE YOUR NAME ON EITHER COPY OF YOUR ESSAY!			

City / State / Zip			
City / State / Zip Cell Phone			
E-mail			
Name of Parent(s)			
Sponsoring Bank			
Sponsoring Bank Contact/Title			
Bank Address			
City / State / Zip			
Tel. No E-mail			
Note: You may not submit through more than one bank, or you will be disqualified.			
IF APPLICABLE: School Name			
School ContactTitle			
School Address			
City / State / Zip			
Tel No. E-mail			



CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP PROGRAM

BACKGROUND INFORMATION

2021-2022 Board of Directors

Chairman Kim McKee North Central Bank Hennepin

Vice Chairman Amy Thiede Prairie Community Bank, Marengo

Vice Chairman Erik Schelling Merchants & Manufacturers Bank, Joliet

Treasurer Tracy Downs German-American State Bank, German Valley

Secretary Jason Semple Dieterich Bank Effingham

President Kraig Lounsberry CBAI, Springfield

Director Chad Martin Goodfield State Bank

Director Sheila Burcham Community Trust Bank Irvington

Director Bob Stachowski First National Bank of Sandoval

Administrator Valerie Johnston CBAI, Springfield

901 Community Drive Springfield, IL 62703 217/529-2265 800/736-2224 FAX 217/585-8738 www.cbai.com

Signature:

Personal Data

Name:		
Address:	City:	Zip:
Telephone:	Cell Phone:	-
Email		
Please attach an e	essay as required by the scholars	hip instructions.
GPA as of most recent seme	ster:	
Sp	ecial Awards & Other School Activi	ities
Please list:		
Community Service		
Please describe:		
		-
Planned Educational Pursuits		
Name of school:		
Career Interests:		
stand that this information a by the CBAI Foundation for	olication is true and correct to the best nd all supporting documents will be hel Community Banking. I further understa f the aforementioned Foundation and t	d in the strictest confidence and that all scholarships are

Date: