

ENCLOSED ARE THE DOCUMENTS YOU WILL NEED TO PARTICIPATE IN THE 2023 ANNUAL CBAI FOUNDATION FOR COMMUNITY BANKING SCHOLARSHIP PROGRAM

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

Dear Community Banker:

We are delighted that you have decided to participate in ***the 2023 Annual CBAI Foundation for Community Banking Scholarship Program***, which is now in its 36th year! We hope that you will agree with the scores of other community bankers who have successfully used this program as a positive public relations tool for their banks. The program is easy to administer and costs your bank absolutely nothing unless you decide to offer local scholarships.

THE TOTAL SCHOLARSHIP FUND IS NOW \$21,000! We have the ability to award a \$1,000 scholarship to a student in 11 of CBAI's 12 groups along with \$500 to a second person in each group, which ensures geographical uniformity of winners. One student will win \$1,000 a year for up to four years of higher education. And, as in previous years, the high school of the overall winner will receive \$500. **Your bank's chance of sponsoring a winner is BETTER THAN EVER!**

Inside this packet you'll find the following documents:

- Program guidelines for you, the community banker
- High School Information Sheet
- Program guidelines for your high-school contact to follow (if applicable)
- Program guidelines for the students to follow
- Student Checklist
- An Official Application which must accompany each essay submitted
- A Background Information form, which must accompany each essay submitted
- The assignment sheet for the 2023 Program
- A sample news release, which mentions only the CBAI (state) scholarship
- A sample news release, which includes information on both the CBAI scholarship and your local scholarship (if applicable)
- A sample letter to be sent to the parents of high-school seniors
- Sample questions and answers for your interview with participating students; and
- A copy of the CBAI's Foundation news release announcing the scholarship program, which will be mailed statewide on November 1, 2022

The Foundation has striven to make all the materials clear and concise. You may have questions, however, especially if this your first scholarship program. Don't hesitate to call Valerie Johnston, senior vice president, or Kim Cordier, executive assistant, in CBAI's Department of Communications at 800/736-2224. The board of directors of the CBAI Foundation for Community Banking hopes that you will enjoy this exclusive program.

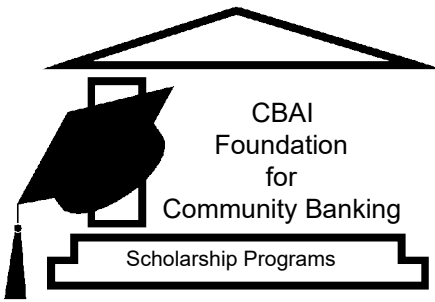
Sincerely,

Kim McKee
Chairman, CBAI Foundation for Community Banking
Prairie Community Bank, Marengo

**PARTICIPATION
IS
FREE**

**P.S. Don't forget — your essays are due at CBAI headquarters
by 5 p.m. on Friday, March 3, 2023.**

Questions? E-mail: kimc@cbai.com



CBAI FOUNDATION FOR COMMUNITY BANKING 2023 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

(COMMUNITY BANKER)

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1. If there are other CBAI members in your immediate area, you may want to consider coordinating your efforts and pooling local scholarship funds.
2. You are encouraged to award local monetary awards in addition to the statewide competition. Determine the amount of the awards. Appoint a panel of local judges to select the best essays. You should declare any student bank employees, plus the immediate families of bank employees, board members, CBAI employees, and bank directors as ineligible as they are ineligible for the statewide contest. **(Please note: There are separate scholarships for children of community bankers and part-time employees.)**
3. 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 essay 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 to more than one bank or they will be disqualified.**
4. 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
5. If you are working with school(s) in your area, please make copies of the official application and take them to the school(s). You may elect not to work through a school, however. In that event, you could promote the essay contest through your local media, lobby signage and statement inserts. You would handle the judging for the essays, perhaps by making use of bank employees and directors as judges. In addition, you may ask for the help and expertise of individuals within your community such as someone from your local newspaper or radio station.
6. Print the enclosed news release on bank letterhead and send it to your local newspaper, radio, and TV stations (one release reports on the statewide contest only; the other announces both state and local contests).
7. Through signage, lobby posters, statement stuffers, etc., promote the scholarship program to your customers.

Questions? E-mail: kimc@cbai.com

8. Offer one or more of the following methods to provide students with background information regarding community banks. We have included sample information in this kit:
 - have a bank officer speak to a school assembly
 - arrange a class tour of your bank
 - schedule appointments between students and bank officers; or
 - arrange a gathering in the bank (i.e., “brown bag” lunch or pizza party).
9. Set a local deadline that allows you time to send the application and original copies of the best essays **(a maximum of three per CBAI member bank*) to the CBAI Foundation no later than 5 p.m. on Friday, March 3, 2023. Fill your local deadline in on the Application Form. Essays arriving later than March 3 will not be accepted for judging.**

*** Banks which have contributed to the CBAI Foundation for Community Banking, which funds the awards, may submit additional essays as follows:**

\$2,500-\$4,999, 2 additional essays

\$5,000-\$7,499, 3 additional essays

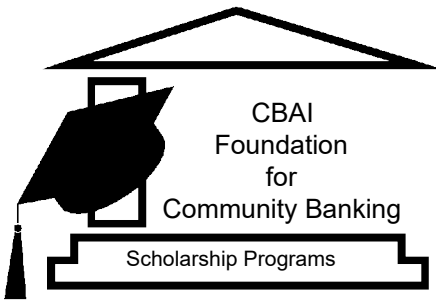
\$7,500-\$9,999, 4 additional essays

\$10,000+, 5 additional essays

Deadlines

- Applications and essays must be received by 5 p.m. on Friday, March 3, 2023.
- Winners will be selected the first week of May and announced to the sponsoring banks soon thereafter.
- If your bank sponsors a winner, CBAI sends you the check. You make the presentation to the student!
- State and local publicity will be coordinated by the CBAI Foundation.

Thank you letters and certificates will be mailed to all the sponsoring banks for distribution to the students whose essays were submitted for competition.



ENCLOSED ARE THE DOCUMENTS YOU WILL NEED
TO PARTICIPATE IN THE 2023 ANNUAL
CBAI FOUNDATION FOR COMMUNITY BANKING
SCHOLARSHIP PROGRAM

HIGH SCHOOL INFORMATION SHEET

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CBAI, Springfield

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

Bank Name _____

**YES! PLEASE SEND THE 2023 CBAI FOUNDATION FOR COMMUNITY BANKING
ANNUAL SCHOLARSHIP INFORMATION DIRECTLY TO THE SCHOOL(S) LISTED BELOW.**

School Contact _____ Title _____

Name of School -1 _____

Address _____

City/State/Zip _____

Phone _____

E-mail Address _____

School Contact _____ Title _____

Name of School -2 _____

Address _____

City/State/Zip _____

Phone _____

E-mail Address _____

School Contact _____ Title _____

Name of School -3 _____

Address _____

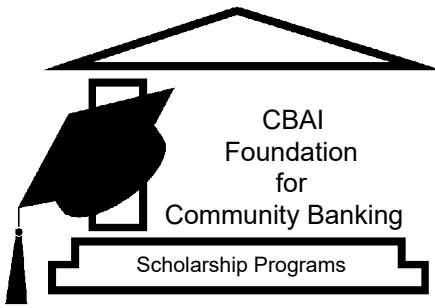
City/State/Zip _____

Phone _____

E-mail Address _____

Please E-mail to: kimc@cbai.com

Fax: 217/585-8738



CBAI FOUNDATION FOR COMMUNITY BANKING 2023 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

(HIGH SCHOOL)

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Director
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Community Trust Bank
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North Central Bank
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Administrator
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CBAI, Springfield

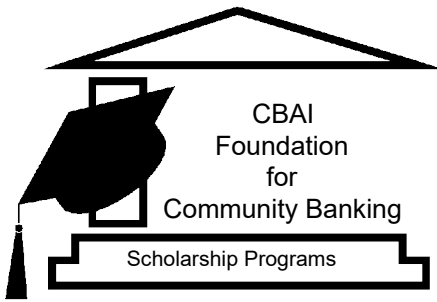
901 Community Drive
Springfield, IL 62703
217/529-2265
800/736-2224
FAX 217/585-8738
www.cbai.com

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:
 - 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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Flora Bank & Trust

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Bank, New Berlin

Director
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Carlinville

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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.

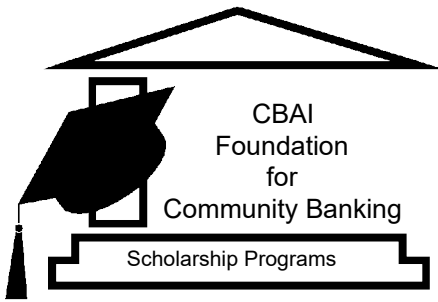
Essay Integrity: Essays must be written entirely by the student, without additional correction, grading or enhancement by any other party, including teachers and parents. Students may not collaborate with one another. Students may not view other students' work prior to submission. Use of the Wikipedia 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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FAX 217/585-8738
www.cbai.com

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@cbaicom

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:

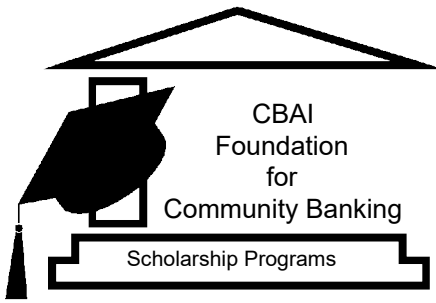
School Name _____

School Contact/Title _____

School Address _____

City / State / Zip _____

Phone _____ E-mail _____



CBAI FOUNDATION FOR COMMUNITY BANKING 2023 ANNUAL SCHOLARSHIP PROGRAM

BACKGROUND INFORMATION

Personal Data

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: _____

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Valerie Johnston
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**SAMPLE NEWS RELEASE
FOR BANK OFFERING LOCAL AWARD MONEY
(TYPE ON BANK LETTERHEAD)**

***Please send a copy of your news release to
Kim Cordier (kimc@cbai.com)***

(Name of Bank) announces a competition that enables Illinois high-school seniors to enter a statewide essay-writing contest. It is all part of a program sponsored by Illinois community banks and the CBAI Foundation for Community Banking to increase public awareness of locally owned banks and their contributions to the community.

(Name of Bank) is a member of the Community Bankers Association of Illinois (CBAI), which formed the Foundation in 1996. A monetary award in the amount of \$1,000 a year for up to four years of higher education will be given to the author of the best essay submitted to the CBAI Foundation by a participating Illinois high-school senior. Up to 11 additional first-place \$1,000 awards and 12 second-place \$500 awards are available throughout the state. An additional \$500 will be awarded to the high school of the overall winner.

(Name of Bank) is also offering \$_____ as a local award. The same essays sent to the state competition will be judged locally.

The bank is working with [Name of High School(s)] to invite seniors to submit a one-page essay on the theme ***How are fintechs impacting the banking industry?***

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

Information on the contest is available at the bank and the school; essays must be submitted to the bank by (Bank's deadline here). The bank will then submit selected essays to the CBAI Foundation to be eligible for statewide competition.

Based in Springfield, CBAI is a professional association that represents approximately 300 Illinois-chartered banks and thrifts throughout Illinois.

#

**SAMPLE NEWS RELEASE — NO LOCAL AWARD MONEY
(TYPE ON BANK LETTERHEAD)**

(Name of Bank) announces a scholarship competition that enables Illinois high school seniors to enter a statewide essay-writing contest. It is all part of a program sponsored by Illinois community banks and the CBAI Foundation for Community Banking to increase public awareness of locally owned banks and their contributions to the community.

(Name of Bank) is a member of the Community Bankers Association of Illinois (CBAI) which formed the Foundation in 1996. A monetary award in the amount of \$1,000 a year for up to four years of higher education will be awarded to the author of the best essay submitted to the CBAI Foundation by a participating Illinois high school senior. Up to 11 additional first-place \$1,000 awards and 12 second-place \$500 awards are available in each of the regions of the state. An additional \$500 will be awarded to the high school of the overall winner.

The bank is working with [Name of High School(s)] to invite seniors to submit a one-page essay on the theme ***How are fintechs impacting the banking industry?***

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

Information on the contest is available at the bank and the school; essays must be submitted to the bank by (Bank's deadline here). The bank will then submit selected essays to the CBAI Foundation to be eligible for the statewide competition.

Based in Springfield, CBAI is a professional association that represents approximately 300 Illinois-chartered banks and thrifts throughout Illinois.

#

SAMPLE LETTER TO PARENTS OF HIGH-SCHOOL SENIORS (TYPE ON BANK LETTERHEAD)

Dear Parent:

The staff and officers of (Name of Bank) appreciate the challenges of funding advanced education for your high-school senior. As one way to help, we are participating in a statewide essay-writing contest, sponsored by the CBAI Foundation for Community Banking. A monetary award in the amount of \$1,000 a year for up to four years of higher education will be awarded to the author of the best essay submitted to the Foundation by a participating Illinois high-school senior. Up to 11 additional first-place \$1,000 awards and 12 second-place \$500 awards are available in each of the regions of the state. An additional \$500 will be awarded to the high school of the overall winner.

Your child could be one of the 21 statewide winners of at least \$500!

(If your bank is sponsoring a local contest, insert information here)

Students are asked to write a one-page essay on the theme **How are fintechs impacting the banking industry?**

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

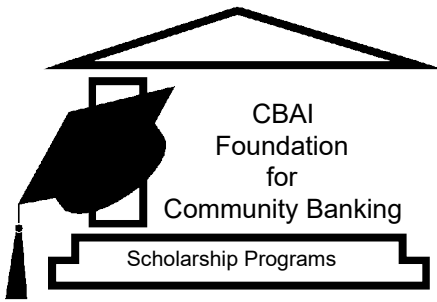
The school will give him or her directions on the deadline and other particulars; or contact (Name of Contact at Bank) at the bank at (Bank Phone Number or e-mail address) for information.

We wanted you to be aware of this rewarding program being made available to your student. The high school may also know of other such scholarships.

As a community bank, we're dedicated to furthering the quality of life in our community. The education of our young people is an essential part of our community's future. We hope your student decides to participate.

Sincerely,

(NOTE: The school will be able to provide you with the mailing list for this letter. Be sure that it coincides with the target group. For example, if the essay is a class assignment for an honors English class, you would only send the letter to the parents of the seniors in that class. You might suggest to the school that parents should be notified of all similar scholarship opportunities available to students).



MAKE YOUR LOCAL PROGRAM A SUCCESS!

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FAX 217/585-8738
www.cbai.com

** LOCAL PRIZE MONEY

Make the program more attractive to students and make them feel their chances of winning are enhanced. They'll be more likely to participate. Most banks choose two or three local winners and offer \$100 per winning essay. You may find judging easier if you do not rank the winners' essays; rather give prizes of equal amounts. Also, you may not want to commit yourself to a certain number of winners — promote instead that you will award, for example, up to three scholarships.

**** DESIGNATE A BANK DEADLINE** that allows you time to send your bank's applications and essays to the CBAI Foundation by 5 p.m., Friday, March 3, 2023.

** DESIGN YOUR OWN PROMOTIONAL MATERIALS

Use them at the school(s), the bank lobby and your statement insert. You'll increase the visibility of your public spirit, while alerting students, educators and parents about the contest. You can generate signs with your computer, let your employees get creative, or tie the high-school art department in with the Scholarship Program. A contribution to the art department for supplies will go a long way!

** CHOOSE THE BEST SCHOOL CONTACT(S) POSSIBLE

Consider working with the school's English/writing or financial-literacy teachers instead of, or in addition to, school guidance counselors. They can use the essays as a class assignment. Alert the school's principal about the \$500 award to the winning student's school.

** SUGGEST THAT PARENTS BE NOTIFIED OF ALL SCHOLARSHIP OPPORTUNITIES

You may want to propose that the school make information about all scholarships available to parents, including this one. Parents will be most interested to learn of any ways in which their high school seniors can earn more money for college. A sample letter to parents is supplied.

** REPRINT THE WINNING LOCAL ESSAY

Use it in your statement inserts and ask the local media for coverage. Weekly publications may publish the winning essay. Be sure to post a notice of the local winners, including their pictures, in the bank lobby. If a particular teacher or school counselor proved to be especially helpful to you, acknowledge him or her publicly as well.

** INCLUDE ALL HIGH SCHOOLS OF NEARBY TOWNS IN YOUR LOCAL COMPETITION

This is especially important if you're trying to pull in business from those areas or have established a branch there.

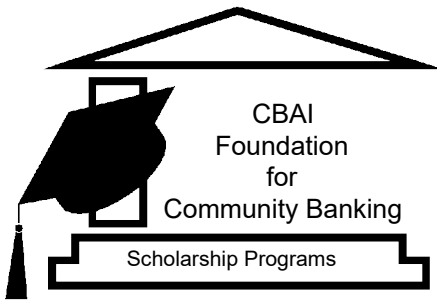
** DO YOU SHARE A GEOGRAPHICAL AREA WITH ANOTHER CBAI MEMBER BANK?

Pool your resources and establish a joint program. You can pool the prize money as well.

** DO YOU HAVE BANKERS' STUDENTS AND/OR PART-TIME EMPLOYEES WHO ARE NOT ELIGIBLE?

Investigate "The Child of a Banker Scholarships" available from the CBAI Foundation.

Questions? E-mail: kimc@cbai.com



Annual CBAI Foundation for Community Banking Scholarship Program Questions for Student Interview*

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Q: What is a community bank?

A: A community bank is a partner with the area in which it is located. It not only takes deposits, but makes loans locally as well, as part of its investment in the future of the community. It has local citizens on its board of directors and on its management team; they make decisions based on a real knowledge of the area and its people. It offers a full array of services yet strives to serve the community in a personal, tangible way.

Q: Why is the health of community banks important to this area?

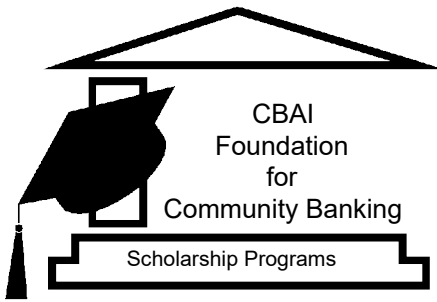
A: When communities are served only by financial institutions with absentee ownership and with no local control, those communities are too often under-served. Sometimes it is difficult, if not impossible, for people in the area to get loans. Deposits made by the local citizenry are sent to a faraway home office. Decisions that affect the health of the local economy are made by people who are not familiar with it.

Q: How does a community bank function?

A: In essence, the money deposited is then loaned to other people. Through these loans, community-based projects can become a reality. You've seen the results of community banks' work in every area of your town — homes, businesses, churches, schools. As a bank prospers, so does the area in which it is located — especially if it is a community bank. Without seed money, new businesses cannot start up and improvements cannot be made in existing businesses and organizations. Individuals' lives are affected as well. Community banks thrive by serving consumers and small businesses, which generate more employment than any other sector of our economy.

(*These are ideas only; please do not give this written information directly to a student. Your interview with students wishing to participate in the essay-writing contest for the CBAI Foundation monetary awards may vary. You may wish to answer some question differently or introduce other ideas into the conversation. Essays will not be judged on how well a student explains the ideas expressed here; rather, they will be judged on the published criteria).

Questions? E-mail: kimc@cbai.com



NEWS RELEASE

FOR IMMEDIATE RELEASE

Valerie Johnston
Senior Vice President Communications
800/736-CBAI (2224) • cbaicom@cbaicom.com

STATEWIDE SCHOLARSHIP CONTEST

November 1, 2022. . . The **CBAI Foundation for Community Banking** announces its 2023 Annual Scholarship Program which enables Illinois high-school seniors to enter a statewide essay-writing contest. The goal of the program, sponsored by CBAI member banks and thrifts, is to increase public awareness of community banks and their contributions.

This year, the 36th year of the program, the total amount of money offered is \$21,000. A monetary award in the amount of \$1,000 a year for up to four years of higher education will be awarded to the author of the best submission to the CBAI Foundation by a participating Illinois high school senior. As many as 11 first-place awards of \$1,000 each and 12 \$500 second-place awards are available to cover all of the 12 CBAI-designated regions of the state. An additional \$500 will be awarded to the high school of the statewide recipient.

All high-school seniors, regardless of their financial need, may participate via a sponsoring CBAI member bank. To acquire a list of participating CBAI member banks, visit our website at www.cbaicom.com. If you do not see a nearby bank listed, contact Kim Cordier at 800/736-2224 or kimc@cbaicom.com.

Essay 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. Scholarship funds will be awarded in May.

CBAI, a professional trade association representing approximately 300 Illinois banks and thrifts, is headquartered in Springfield.

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