

**CBAI FOUNDATION FOR COMMUNITY BANKING
2011 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 \$16,500. 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 does a community bank help a community grow?

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 21, 2011 and they must be further relayed to the CBAI Foundation via the North Central Bank by noon on

Monday, February 7, 2011 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 2nd 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. The scholarship awarded for first place will be \$1,000 per year for up to four years of higher education, with up to 12 additional awards of \$1,000 each, depending on the quality of entries. A check for \$500 will be presented to the winning student's school. Non-monetary "Honorable Mentions" may also be awarded.

November - 2010

Dear Parent:

The officers and staff of North Central 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 scholarship 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 12 additional \$1,000 scholarships may be awarded, depending upon the caliber of the entries. An additional \$500 will be awarded to the high school of the overall winning student.

Your child could be one of the 13 statewide winners of at least \$1,000!

North Central Bank is also offering up to \$500 in additional scholarship award winnings. The same entries sent to the state competition will be judged locally.

All your high school senior has to do is write a two-page essay on the follow theme:

How does a community bank help a community grow?

The high school guidance counselor will give him or her direction on the deadline and other particulars; or call Kim McKee at North Central Bank at 815.894.2386 or email at kmckee@ncb-ebanc.com for additional information.

We wanted you to be aware of this scholarship 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 local communities. The education of our young people is an essential part of our community's future. We hope that your student decides to participate!

Sincerely,

Kim McKee
Scholarship Program Coordinator
AVP – Branch Manager
North Central Bank

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STUDENT CHECKLIST**

MAKE SURE:

- Complete the entry form
- A title is on the essay
- The name of a specific bank, banker, and city are **not** in the essay
- Your name is **NOT** on the essay
- Submit and send two copies of the essay
- Include your e-mail address (if applicable)

ESSAYS MUST BE:

- No longer than two (2) pages
- Double spaced
- 10-12 pt. font size

If you have any questions, feel free to contact Kim McKee at North Central Bank at 815.894.2386 or by e-mail (kmckee@ncb-ebanc.com) or Bobbi Watson at Community Bankers Association of Illinois (CBAI) at 217.529.2265 or by e-mail at (bobbiew@cbai.com).