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901 Community Drive  
Springfield, IL 62703-5184  
217/529-2265  
800/736-2224  
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www.cbai.com

**2022 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 me at [bobbjw@cbai.com](mailto:bobbjw@cbai.com).

CBAI is in its 47th 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 Wednesday, March 2, 2022.

**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.

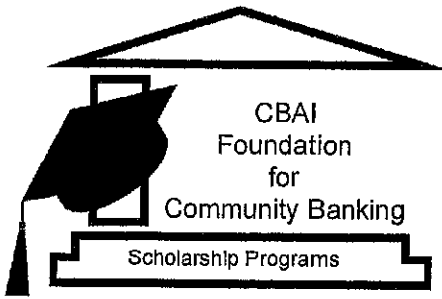
If you have any questions, please contact me.

Sincerely,

A handwritten signature in cursive script that reads "Bobbi Watson".

Bobbi Watson  
Executive Assistant  
Department of Communications  
[bobbjw@cbai.com](mailto:bobbjw@cbai.com)

Enclosure



# CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

## (STUDENT)

2021-2022  
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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 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.

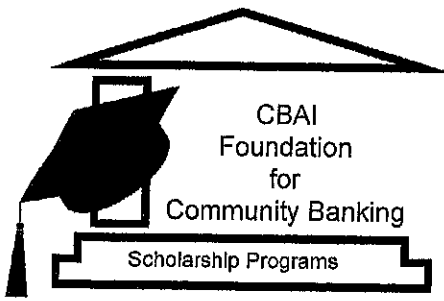
**Essay Integrity:** Essays must be written entirely by the student, without additional correction, grading or enhancement by any other party, including teachers and parents. Students may not collaborate with one another. Students may not view other students' work prior to submission. Use of the Wikipedia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

Questions? E-mail: [bobbwiw@cbai.com](mailto:bobbwiw@cbai.com)



# CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP

## ESSAY ASSIGNMENT

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Manufacturers  
Bank, Joliet

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Director  
Bob Stachowski  
First National Bank  
of Sandoval

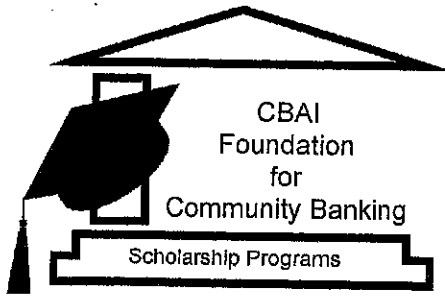
Administrator  
Valerie Johnston  
CBAI, Springfield

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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)

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### 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

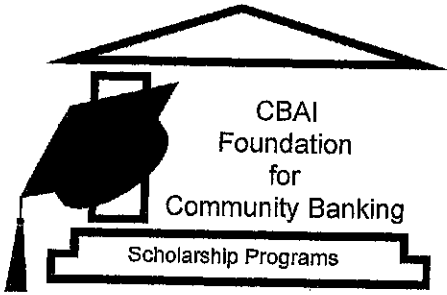
Not exceed one-page in length

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  
bobblw@cbai.com.



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

**BANK DEADLINE FOR SUBMISSION:** \_\_\_\_\_

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

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of Sandoval

Administrator  
Valerie Johnston  
CBAI, Springfield

FOUNDATION USE ONLY

Manuscript # \_\_\_\_\_

Group # \_\_\_\_\_

Date Received \_\_\_\_\_

Questions? E-mail:  
[bobbw@cba.com](mailto:bobbw@cba.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 \_\_\_\_\_

Home Phone \_\_\_\_\_ 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:**

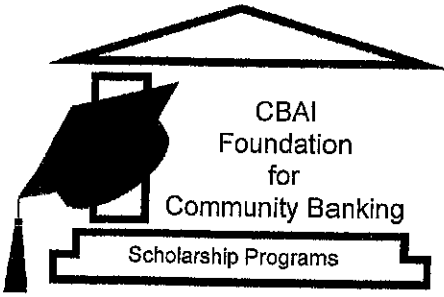
School Name \_\_\_\_\_

School Contact \_\_\_\_\_ Title \_\_\_\_\_

School Address \_\_\_\_\_

City / State / Zip \_\_\_\_\_

Tel No. \_\_\_\_\_ E-mail \_\_\_\_\_



# CBAI FOUNDATION FOR COMMUNITY BANKING 2022 ANNUAL SCHOLARSHIP PROGRAM

## BACKGROUND INFORMATION

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FAX 217/585-8738  
www.cbai.com

### 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 Interests: \_\_\_\_\_

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: \_\_\_\_\_