

**2018-2019  
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Best Hometown Bank,  
Collinsville

**Vice Chairman**

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PeopleFirst Bank,  
Joliet

**Treasurer**

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German-American State  
Bank, German Valley

**Secretary**

Jason Semple  
Dieterich Bank  
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**President**

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CBAI, Springfield

**Director**

Dan Graham  
Flora Bank & Trust

**Director**

Jeff Bonnett  
Havana National Bank

**Director**

Ryan Heiser  
The Fisher National Bank

**Administrator**

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CBAI  
Springfield

901 Community Drive  
Springfield, IL 62703-5184  
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800/736-2224  
FAX 217/585-8738  
www.cbai.com

**2020 CBAI FOUNDATION FOR COMMUNITY BANKING  
ANNUAL SCHOLARSHIP PROGRAM**

**YOUR SCHOOL COULD WIN \$500 C ANOTHER \$21,000 IS  
AVAILABLE FOR STUDENTS!**

This year is the 34th 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 [bobbiw@cbai.com](mailto:bobbiw@cbai.com).

CBAI is in its 46th 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 4, 2020.**

**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.

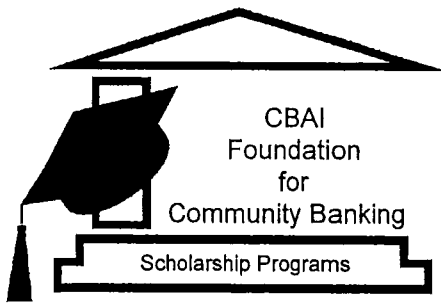
If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Bobbi Watson". The signature is written in a cursive, flowing style.

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

Enclosure



# CBAI FOUNDATION FOR COMMUNITY BANKING 2020 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

## (HIGH SCHOOL)

2019-2020  
Board of Directors

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Collinsville

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PeopleFirst Bank  
Joliet

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Tracy Downs  
German-American State  
Bank, German Valley

Secretary  
Jason Semple  
Dieterich Effingham

President  
Kraig Lounsberry  
CBAI, Springfield

Director  
Dan Graham  
Flora Bank & Trust

Director  
Jeff Bonnett  
Havana National Bank

Director  
Ryan Heiser  
The Fisher National Bank

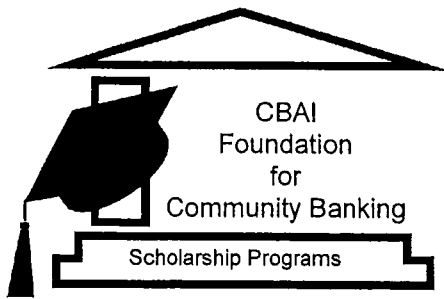
901 Community Drive  
Springfield, IL 62703  
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Administrator  
Valerie Johnston  
CBAI  
Springfield

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 entries of poor quality and those that do not adhere to the guidelines. It should select the best five or six entries and submit them to the sponsoring bank, which will then select its maximum entries 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 entries must be one-paragraph on each of the three topics, not to exceed two pages in length, and no more than three paragraphs double-spaced, using Times New Roman font, and 10-12-point size;
  - b.) The essays may **NOT name** a specific bank, banker, nor city. **Students may not submit an entry through more than one bank, or they will be disqualified;**
  - c.) The entries must **NOT reference** the movies *It's a Wonderful Life* or *Forrest Gump*;
  - d.) Entries must be accompanied by the background information form;
  - e.) Entries 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.
  - f.) Students must be high-school seniors, U.S. citizens and residents of Illinois.
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 entries to the sponsoring bank.  
**NOTE: Semi-finalists will be required to make a presentation of their entries 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 entries must be received by the CBAI Foundation via sponsoring banks by 5 p.m. on Wednesday, March 4, 2020. 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. Entries received by the CBAI Foundation after March 4 will not be accepted for judging. Winners will be selected May 1 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.**



# CBAI FOUNDATION FOR COMMUNITY BANKING 2020 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

## (STUDENT)

2019-2020  
Board of Directors

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Ladd

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Ron Shambaugh  
Best Hometown Bank  
Collinsville

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Erik Schelling  
PeopleFirst Bank  
Joliet

Treasurer  
Tracy Downs  
German-American State  
Bank, German Valley

Secretary  
Jason Sample  
Dieterich Bank  
Effingham

President  
Craig Lounsberry  
CBAI, Springfield

Director  
Dan Graham  
Flora Bank & Trust

Director  
Jeff Bonnett  
Havana National Bank

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CBAI  
Springfield

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 entries statewide written by high-school seniors who best capture the three assigned topics.

Judges will be looking for an understanding of what a community bank is and its role in the local economy. The entry should emphasize the philosophy of community banking, but **MAKE NO REFERENCE TO A SPECIFIC BANK, BANKER, NOR CITY; ALSO, NO REFERENCE OF THE MOVIES: IT'S A WONDERFUL LIFE OR FORREST GUMP.**

**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 one-paragraph on each of the three topics, **(not to exceed two pages in length and no more than three paragraphs)**; 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 Entry:** 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.

**Entries:** An original and two copies of the assignment, 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 entries to the CBAI Foundation for the statewide competition as the bank is allowed.

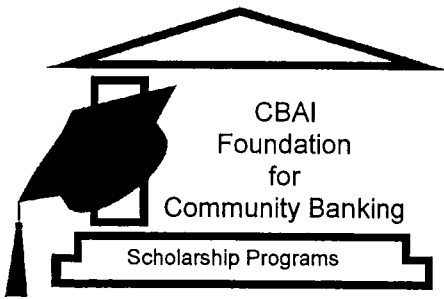
**Entry Integrity:** Entries must be written entirely by the student, without additional correction, grading or enhancement by any other party, including teachers and parents. Students may not collaborate with one another. Students may not view other students' work prior to submission. Use of the Wikipedia definition of a community bank will result in points taken off. Violation of any of these rules will be cause for ineligibility of entry.

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

**Deadline:** Entries must be received by the CBAI Foundation via the sponsoring bank by 5 p.m. on Wednesday, March 4, 2020, to be eligible for judging. Check with the local sponsoring bank for its preliminary judging deadline. Entries received by the CBAI Foundation after March 4 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 awarded 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 entries. 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: [bobbw@cbai.com](mailto:bobbw@cbai.com)



# CBAI FOUNDATION FOR COMMUNITY BANKING 2020 ANNUAL SCHOLARSHIP

## PROGRAM ENTRY ASSIGNMENT

2019-2020  
Board of Directors

Chairman  
Kim McKee  
North Central Bank  
Ladd

Vice Chairman  
Ron Shambaugh  
Best Hometown Bank  
Collinsville

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Valerie Johnston  
CBAI  
Springfield

**PLEASE WRITE ONE PARAGRAPH DEMONSTRATING EACH OF THE FOLLOWING**

*(Length of the entry must be one-paragraph on each of the three topics, (not to exceed two pages in length and no more than three paragraphs); doubled spaced, using Times New Roman font, and 10-12-point size)*

- The impact/importance of community banking to me or someone I know
- The impact/importance of community banking to a business or agricultural concern in my area
- The impact/importance of community banking to my community in general



# CBAI FOUNDATION FOR COMMUNITY BANKING 2020 ANNUAL SCHOLARSHIP PROGRAM CHECKLIST

(STUDENT)

2019-2020  
Board of Directors

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Ladd

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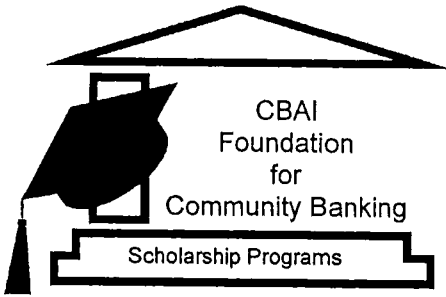
## MAKE SURE:

- You complete the entry form and background information form
- You submit one-paragraph on each of the three topics, (not to exceed two pages in length and no more than three paragraphs); 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 entry
- The entry must **NOT reference** the movies: *It's a Wonderful Life* or *Forrest Gump*
- Your name is **NOT** on the entry; Only on Student Application
- You send **TWO** copies of the entry
- 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 entry to more than one bank or you will be disqualified***

## ESSAYS MUST:

- Be double-spaced
- Not exceed two pages in length and no more than three paragraphs
- 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 [bobbw@cbai.com](mailto:bobbw@cbai.com).



**CBAI FOUNDATION FOR COMMUNITY  
BANKING 2020 ANNUAL SCHOLARSHIP  
PROGRAM OFFICIAL STUDENT APPLICATION**

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

(Date by which entry must be at Foundation  
Headquarters is 5 P.M. MARCH 4, 2020)

2019-2020  
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Director  
Ryan Heiser  
The Fisher National Bank

Administrator  
Valerie Johnston  
CBAI  
Springfield

FOUNDATION USE ONLY

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

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

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

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

Please complete the information requested below and affix this application to **TWO** copies of your entry. Return the application and the **two** copies of your entry 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 ENTRY!**

\*\*\*\*\*

Student's Name \_\_\_\_\_

Address \_\_\_\_\_

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

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Name of Parent(s) \_\_\_\_\_

Sponsoring Bank /City \_\_\_\_\_

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 \_\_\_\_\_

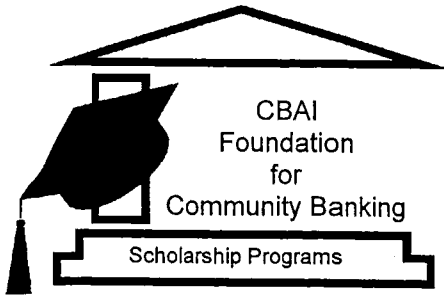
School Address \_\_\_\_\_

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

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

**CBAI FOUNDATION FOR COMMUNITY  
BANKING 2020 ANNUAL SCHOLARSHIP  
PROGRAM**

**BACKGROUND INFORMATION**



2019-2020  
Board of Directors

Chairman  
Kim McKee  
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www.cbai.com

Administrator  
Valerie Johnston  
CBAI  
Springfield

*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: \_\_\_\_\_