

CBAI FOUNDATION FOR COMMUNITY BANKING 2026 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

(STUDENT)

2025-2026 Board of Directors

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901 Community Drive Springfield, IL 62703-5184 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 number of 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 your local community bank impacted you or someone you know?

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: The 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); 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 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 being 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 Monday, March 2, 2026, to be eligible for judging. Check with the local sponsoring bank for its preliminary judging deadline. Essays received by the CBAI Foundation after March 2nd 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: cortnib@cbai.com



CBAI FOUNDATION FOR COMMUNITY BANKING 2026 ANNUAL SCHOLARSHIP (STUDENT) ESSAY ASSIGNMENT & CHECKLIST

2025-2026 Board of Directors

Chairman

Amy Thiede Prairie Community Bank, Marengo

Vice Chairman

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Kevin Day State Bank, Waterloo

Director Jim Weast Warren-Boynton State Bank, New Berlin

Director

Steve Will Dieterich Bank, Effingham

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Michael Gill Flora Bank & Trust, Flora

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Kraig Lounsberry CBAI, Springfield

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Valerie Johnston CBAI, Springfield

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PLEASE WRITE A ONE-PAGE ESSAY ON THE FOLLOWING THEME:

How has your local community bank impacted you or someone you know?

(Length of the essay is not to exceed one page; double 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); double 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 the 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 Cortni Bartolomucci at 217/529-2265 or by e-mail cortnib@cbai.com.



Bank Name

ENCLOSED ARE THE DOCUMENTS YOU WILL NEED TO PARTICIPATE IN THE 2026 ANNUAL CBAI FOUNDATION FOR COMMUNITY BANKING SCHOLARSHIP PROGRAM

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HIGH SCHOOL INFORMATION SHEET

YES! PLEASE SEND THE 2026 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: cortnib@cbai.com

Fax: 217/585-8738



CBAI FOUNDATION FOR COMMUNITY BANKING 2026 ANNUAL SCHOLARSHIP PROGRAM OFFICIAL STUDENT APPLICATION

BANK DEADLINE FOR SUBMISSION: Feb 23, 2026

(Date by which essay must be at Foundation Headquarters is 5 P.M. March 2, 2026)

2025-2026 Board of Directors

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airie Community Bank, Marengo

ce Chairman

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NB Bank & Trust, N.A., Carlinville

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dministrator

alerie Johnston 3AI, Springfield

)1 Community Drive pringfield, IL 62703-5184 L7/529-2265)0/736-2224 \X 217/585-8738 www.chai.com

FOUNDATION	USE ONLY

Manuscript # _____

Date Received

Questions? E-mail: cortnib@cbai.com Please complete the information requested below and affix this application to *TWO* copies of your essay. Return the application and 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 State Bank of Herscher/Foresight Sponsoring Bank Contact/Title Laurie Burkhalter Bank Address 10 Tobey Dr City / State / Zip Herscher IL 60941 Phone 8/5-421-4803 E-mail LBurkhalter@ffgbank.com 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 2026 ANNUAL SCHOLARSHIP

Date:

Communit	Banking PROGRAM		
Scholarship Prog	BACKGROUND INF		
2025-2026 Board of Directors	Personal Data		
Chairman Amy Thiede Prairie Community Bank, Marengo	Name: Cit	y:Zip:	
Vice Chairman Katie Ashworth CNB Bank & Trust, N.A., Carlinville	Telephone: Ce	one:Cell Phone:	
Secretary/Treasurer Travis Clem SouthernTrust Bank, Marion	Please attach an essay as required by the scholarship instructions.		
Director Kevin Day State Bank, Waterloo	GPA as of most recent semester:		
Director Jim Weast Warren-Boynton State Bank, New Berlin	Special Awards & Other School Activities Please list:		
Director Steve Will Dieterich Bank, Effingham			
Director Michael Gill Flora Bank & Trust, Flora			
President Kraig Lounsberry CBAI, Springfield	Community Service Please describe:		
Administrator Valerie Johnston CBAI, Springfield			
901 Community Drive Springfield, IL 62703-5184 217/529-2265			
800/736-2224 FAX 217/585-8738 www.cbai.com	Planned Educational Pursuits Name of school:		
FOUNDATION USE ONLY	Career Interest:		
Manuscript #	The information on this application is true and correct to understand that this information and all supporting docum		
Date Received	confidence by the CBAI Foundation for Community Bank scholarships are awarded at the discretion of the aforemedecisions are final.	ing. I further understand that all	
Questions? F-mail:	uedisions are imai.		

cortnib@cbai.com