



CBAI FOUNDATION

ANNUAL ESSAY SCHOLARSHIP PROGRAM



2026

Community Bankers Association of Illinois • www.cbai.com • 800/736-2224

CBAI FOUNDATION FOR COMMUNITY BANKING

\$21,000 IN SCHOLARSHIPS IS BEING AWARDED!

\$1,000 is available for one student in each of the 12 CBAI Groups

\$500 for 12 second-place winners

Total of \$4,000 for the statewide winner

THE SCHOLARSHIP PROGRAM — ANOTHER FREE CBAI MEMBER BENEFIT!

The CBAI Foundation for Community Banking provides \$21,000 in scholarship funds for top high school seniors statewide. One semi-finalist may be chosen from each of the CBAI groups via an essay-writing contest. 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 place person in each group, which assures geographical uniformity of winners. The statewide winner 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!***

It costs nothing for your bank to be involved and there are "no strings attached"! However, the banks reaping the greatest benefits are those which offer local scholarships in addition to the \$21,000 the Foundation has made available for awards statewide.

YOUR BANK CAN GAIN PUBLIC RELATIONS BENEFITS

Through promotion of the Scholarship Program to the community-at-large, as well as involvement with students, participating banks have gained a higher profile for their community-service efforts. Local high-school administrators, teachers and guidance counselors appreciate the scholarship opportunities as well. *It is, however, not necessary to work through your local school(s). Banks can promote the program at-large and take the applications and essays directly. Each bank then judges the essays and sends the best to the CBAI Foundation.*

Your bank can harvest more publicity, better community goodwill, and a higher profile — all with minimal effort and expense. It also can be applied toward your CRA requirement.

SCHEDULE OF EVENTS

TODAY

Complete the "Information Request" form in this brochure and return it to the CBAI Foundation for Community Banking. We'll send the forms and instructions you need.

THIS MONTH

Begin talking with the pertinent individuals at your local high school(s) so that they can incorporate the Scholarship Program into the curriculum. *[It is not necessary to work through the schools. Banks can promote the program at-large and take the applications and essays directly. Each bank can then judge the essays and send the winning essay(s) to the CBAI Foundation.]*

NOVEMBER 1

Mailing of general news release to the media by the CBAI Foundation for Community Banking announcing the scholarship program.

MARCH 2

Applications and essays due at the CBAI Foundation office by 5 p.m.

MAY

Winners announced first week of May.

QUESTIONS? Call 800/736-2224 or e-mail <cortnib@cbaicom>

FREQUENTLY ASKED QUESTIONS

CBAI FOUNDATION FOR COMMUNITY BANKING ANNUAL ESSAY SCHOLARSHIP PROGRAM

Q: HOW ARE THE WINNERS CHOSEN?

A: Each participating CBAI member bank sends the CBAI Foundation for Community Banking essays to judge.* Each essay is numbered and separated from its cover sheet so that the *judges are unaware of the student's name, hometown, and sponsoring bank*. Based on the published criteria, the CBAI Foundation for Community Banking Scholarship Committee, all community bankers, judge the essays. Based on point totals derived from the judging criteria, the scholarship funds are awarded accordingly.

Q: MUST THE WINNERS BE COLLEGE-BOUND?

A: Yes, they must intend to continue their education at a college, university, or accredited trade school. Semi-finalists will be required to sign an intent form toward that end. The overall winner is awarded \$1,000 outright, then another \$1,000 per year for up to three years of higher education.

Q: WHO IS ELIGIBLE?

A: Eligible students are Illinois high-school seniors graduating in the spring and entering an institution of higher education in the summer or fall immediately following. They must be United States citizens and Illinois residents. The immediate family members of community bankers, bank directors and part-time bank employees, regardless of the bank's CBAI membership status, are NOT eligible to enter from ANY CBAI member bank. (The Foundation offers separate scholarships for the children and grandchildren of community bankers associated with eligible banks.) Part-time employees of ANY CBAI member or non-member bank are also ineligible.

Q: ARE WINNERS EQUALLY DISTRIBUTED THROUGHOUT THE STATE?

A: Yes. The judges have the ability to award one semi-finalist per CBAI group.

Q: IS THERE A COST TO PARTICIPATE? MUST THE BANK AWARD SCHOLARSHIPS OF ITS OWN?

A: No. There is *absolutely no cost* to participate. However, local scholarship money makes the program more attractive to students as their chances of winning are enhanced. Most banks choose two or three local winners, giving at least \$100 per winning essay. Also, there is no need to commit the bank to a certain number of winners — you can promote instead that the bank will award, for example, “up to three \$100 scholarships.” Then, you can present awards commensurate with the quality and quantity of essays received.

Q: HOW MUCH WORK IS THIS PROGRAM?

A: It's up to you — it can be as simple or as complex as you want to make it. You will receive some promotional ideas that can make the program easier for you and more appealing to the students. The CBAI Foundation will provide you with certain materials you'll need to get going, including a sample letter to parents, rules sheets for everyone involved, a news release, and an informational piece that will help you discuss the scholarship essay with prospective student participants.

Q: WHAT BENEFITS DOES THE BANK ENJOY FROM THE PROGRAM?

A: The public relations value that can be attained by participating banks is considerable, especially since little time investment is necessary. You will be offering to help a local student afford college when, as any parent of high school-age young adults will attest, the cost of higher education is particularly worrisome. In addition, while nearly every school district in the state has financial challenges, this program can produce a \$500 windfall for a participating high school.

There's another benefit, as well. In order to write the essays, students often interview bank officers. Winning local essays may also be reproduced for public consumption. Thus, customers and potential customers alike will learn more about community banking and, in particular, more about your bank.

Finally, if your bank sponsors a winner, CBAI sends you the check. You make the presentation to the student!

Q: HOW DO I GET THE SCHOOL INTERESTED?

A: Identify key individuals (English teachers, guidance counselors, consumer education teachers, principals) and get the information to them early so that they can schedule the essay-writing assignment for the spring semester. Be sure to emphasize the \$500 award which goes to the first-place winner's high school. *Again, however, you are not required to work through the schools.*

**The number of essays each bank may send to CBAI is at least three, while banks financially supporting the CBAI Foundation may send more. Details are printed in the scholarship rules.*

**YES! PLEASE SEND ME THE INFORMATION I'LL NEED TO PARTICIPATE IN THE
CBAI FOUNDATION FOR COMMUNITY BANKING ESSAY SCHOLARSHIP PROGRAM.**

NAME: _____ TITLE: _____

BANK: _____

ADDRESS: _____

CITY/STATE/ZIP: _____

PHONE: _____ FAX: _____

E-MAIL: _____

One of the keys to building student participation in the Annual Scholarship Essay Program is finding the right contacts at the school, piquing their interest, and informing them early about the Program so they can incorporate the essay contest into their curricula. The CBAI Foundation for Community Banking will, with your permission, send information about the Scholarship Program to your area school(s) of choice. This will help get them excited about the Program. *[Again, you are not required to work through the schools. Your bank can promote the scholarship at-large, take the applications and essays directly, judge the essays, and send the winning essay(s) to the Foundation.]*

You may fax this form to the Department of Communications,
217/585-8738, or contact us via e-mail <cortnib@cbai.com>.

DEADLINE FOR SUBMISSION OF ESSAYS IS

— MARCH 2, 2026 —

SEND FOR INFORMATION TODAY!

