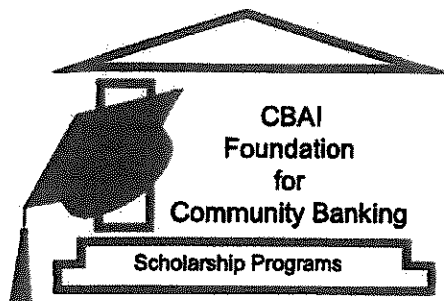




# CBAI FOUNDATION FOR COMMUNITY BANKING 2026 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES (STUDENT)

2025-2026

## Board of Directors

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CBAI, Springfield

**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

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.

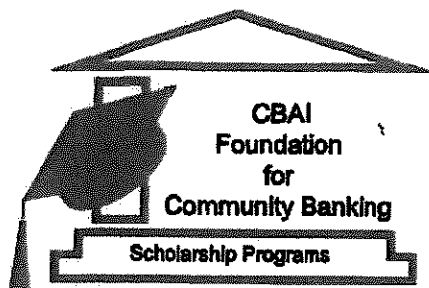
**Essays:** An original and two copies of the essay, the Official Application, and the Background Information Forms are to be submitted to a designated high-school counselor, English teacher, or other designated person at the school (if applicable). If the local school is not involved, students should 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 2<sup>nd</sup> 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.



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

**BANK DEADLINE FOR SUBMISSION:** Feb 18, 2026 4pm  
(Date by which essay must be at Foundation Headquarters is 5 P.M. March 2, 2026)

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### FOUNDATION USE ONLY

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

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

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

**Questions? E-mail:**  
[corinlb@cbai.com](mailto:corinlb@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 Bank & Trust Company

Sponsoring Bank Contact/Title Cindy Garman, CRA Officer

Bank Address PO Box 410

City / State / Zip Litchfield, IL 62056

Phone (217)324-3935 ext 1125 E-mail cindy.garman@banktr.com

**Note: You may not submit through more than one bank, or you will be disqualified.**

### IF APPLICABLE:

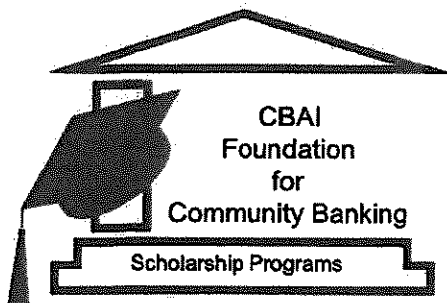
School Name \_\_\_\_\_

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

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

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

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



# CBAI FOUNDATION FOR COMMUNITY BANKING 2026 ANNUAL SCHOLARSHIP PROGRAM

## BACKGROUND INFORMATION

### *Personal Data*

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FAX 217/585-8738  
www.cbai.com

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 Interest: \_\_\_\_\_

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: \_\_\_\_\_

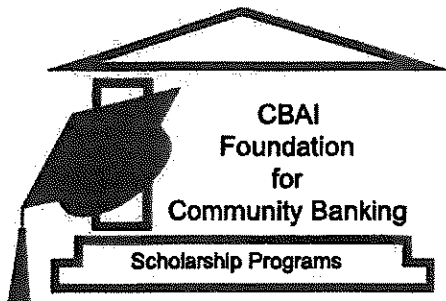
#### FOUNDATION USE ONLY

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

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

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

**Questions? E-mail:**  
**cortnib@cbai.com**



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

### 2025-2026 Board of Directors

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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](mailto:cortnib@cbai.com).

Essays must be submitted by Wednesday, February 18, 2026, by 4 p.m.

Send two copies of the essay, the student application, and the background information form.

Essays may be:

- dropped off at any Bank & Trust Company location (see below)
- mailed to Bank & Trust Company, Attn: Cindy Garman, PO Box 410, Litchfield IL 62056 (if mailing, please allow sufficient time to receive by deadline)
- emailed to [cindy.garman@banktr.com](mailto:cindy.garman@banktr.com).

**Locations:**

**Main Bank**  
401 N Madison St  
Litchfield IL 62056

**Carlenville**  
900 W Main St  
Carlenville IL 62626

**Money Centre**  
1201 W Union Ave  
Litchfield IL 62056

**Rochester**  
196 S Walnut St  
Rochester IL 62563

**Farmersville**  
208 S Cleveland St  
Farmersville IL 62533

**Witt**  
1 W Broadway  
Witt IL 62094

**Raymond**  
404 S O'Bannon St  
Raymond IL 62560

**Coffeen**  
200 W Main St  
Coffeen IL 62017

**Chatham**  
10 W Plummer Blvd  
Chatham IL 62626

**Fillmore**  
107 S Main St  
Fillmore IL 62032

**Irving**  
103 S Pine St  
Irving IL 62051