



RARITAN

STATE BANK

January 14, 2025

Dear Student & Parents,

The staff and officers of Raritan State Bank appreciate the challenges of funding advanced education for your high-school senior. As one way to help, we are participating in a statewide essay-writing contest, sponsored by the CBAI Foundation for Community Banking. A monetary award in the amount of \$ 1000.00 a year for up to four years of higher education will be awarded to the author of the best entry submitted to the Foundation by participating Illinois high-school senior. Up to 11 additional first place \$ 1000.00 awards and 12 second-place \$ 500.00 awards are available throughout the state. An additional \$ 500.00 will be awarded to the high school of the overall winner.

You could be one of the 21 statewide winners of at least \$500!

Raritan State Bank is also offering \$ 1000.00 as a local award. The same essays sent to the state competition will be judged locally.

All your high-school senior has to do is write a one-page essay on the theme: **How has your local community bank impacted you or your family?**

Length of the essay is not to exceed one-page on the theme, double-spaced, using Times New Roman font, and 10-12 point size.

Information on the contest is available at the school and the bank, contact Donna Hilten at Raritan State Bank (309)746-6200 or email dhilten@raritanstatebank.com for more information; entries must be **submitted to the bank by Thursday February, 27th 2025.** Scholarship funds will be awarded in May.

We wanted you to be aware of this rewarding program being made available to your student. The high school also knows of other scholarships too.

As a community bank, we're dedicated to furthering the quality of life in our community. The education of our young people is an essential part of your community's future. We hope you student decides to participate.

Thank you for your consideration.

Sincerely,

Directors' & Staff of Raritan State Bank
"The Bank of Friendly Service"

ABINGDON

805 N. MONROE ST. PO BOX 111
ABINGDON, IL 61410
309.462.2220

RARITAN

106 E. MAIN ST. PO BOX 8
RARITAN, IL 61471
309.746.6200

BUSHNELL

360 S. GREEN ST. PO BOX 180
BUSHNELL, IL 61422
309.772.2345



www.raritanstatebank.com





CBAI FOUNDATION FOR COMMUNITY BANKING 2025 ANNUAL SCHOLARSHIP (STUDENT) ESSAY ASSIGNMENT & CHECKLIST

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CBAI, Springfield

901 Community Drive
Springfield, IL 62703-5184
217/529-2265
800/736-2224
FAX 217/585-8738
www.cbai.com

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

How has your local community bank impacted you or your family?

(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.



**ENCLOSED ARE THE DOCUMENTS YOU WILL NEED
TO PARTICIPATE IN THE 2025 ANNUAL
CBAI FOUNDATION FOR COMMUNITY BANKING
SCHOLARSHIP PROGRAM**

**2024-2025
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HIGH SCHOOL INFORMATION SHEET

Bank Name _____

YES! PLEASE SEND THE 2025 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 2025 ANNUAL SCHOLARSHIP PROGRAM OFFICIAL STUDENT APPLICATION

BANK DEADLINE FOR SUBMISSION: _____

(Date by which essay must be at Foundation

Headquarters is 5 P.M. March 3, 2025)

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800/736-2224
FAX 217/585-8738
www.cbai.com

FOUNDATION USE ONLY

Manuscript # _____

Group # _____

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 _____

Sponsoring Bank Contact/Title _____

Bank Address _____

City / State / Zip _____

Phone _____ 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 _____

Phone _____ E-mail _____



**CBAI FOUNDATION FOR COMMUNITY
BANKING 2025 ANNUAL SCHOLARSHIP
PROGRAM**

BACKGROUND INFORMATION

Personal Data

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800/736-2224
FAX 217/585-8738
www.cbal.com

FOUNDATION USE ONLY

Manuscript # _____

Group # _____

Date Received _____

Questions? E-mail:
cortnib@cbal.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: _____



CBAI FOUNDATION FOR COMMUNITY BANKING 2025 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES (STUDENT)

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FAX 217/585-8738
www.cba1.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 your family?*

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 3, 2025, to be eligible for judging. Check with the local sponsoring bank for its preliminary judging deadline. Essays received by the CBAI Foundation after March 3rd 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@cba1.com



For Counselor

CBAI FOUNDATION FOR COMMUNITY BANKING 2025 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

(HIGH SCHOOL)

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FAX 217/585-8738
www.cbaal.com

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 (the committee may consist of a counselor, English teacher, and financial literacy teacher — a banker is optional). This group should eliminate all essays of poor quality and those that do not adhere to the guidelines. It should select the best five or six essays and submit them to the sponsoring bank, which will then select its maximum essays to send on to the state competition. (The bank will know its maximum allotment).
4. Violation of any of these rules will be cause for ineligibility of essay:
 - a.) The length of the essay is not to exceed one page on the theme.
How has your local community bank impacted you or your family?
double-spaced, using Times New Roman font, and 10-12-point size.
 - b.) The essays may **NOT name** a specific bank, banker, or city.
 - c.) Essays must be accompanied by the background information form.
 - d.) 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. Students may not view other students' work before submission.
 - e.) Students must be high-school seniors, U.S. citizens and residents of Illinois.
 - f.) **Students may not submit an essay through more than one bank, or they will be disqualified.**
5. Judging criteria are:
 - understanding of the community-banking philosophy
 - accurate information
 - clear and concise sentences
 - logical organization
 - creativity in approach to the subject
 - proper grammar
 - correct punctuation and spelling
6. Forward copies of the applications and essays to the sponsoring bank.
NOTE: Semi-finalists will be required to make a presentation of their essays 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 essays must be received by the CBAI Foundation via sponsoring banks by 5 p.m. on Monday, March 3, 2025. 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. Essays received by the CBAI Foundation after March 3rd will not be accepted for judging. Winners will be selected the first week of May 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.**



For Counselors

Annual CBAI Foundation for Community Banking Scholarship Program Questions for Student Interview*

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FAX 217/585-8738
www.cbai.com

Q: What is a community bank?

A: A community bank is a partner with the area in which it is located. It not only takes deposits but makes loans locally as well, as part of its investment in the future of the community. It has local citizens on its board of directors and its management team; they make decisions based on a real knowledge of the area and its people. It offers a full array of services yet strives to serve the community in a personal, tangible way.

Q: Why is the health of community banks important to this area?

A: When communities are served only by financial institutions with absentee ownership and with no local control, those communities are too often under-served. Sometimes it is difficult, if not impossible, for people in the area to get loans. Deposits made by the local citizenry are sent to a faraway home office. Decisions that affect the health of the local economy are made by people who are not familiar with it.

Q: How does a community bank function?

A: In essence, the money deposited is then loaned to other people. Through these loans, community-based projects can become a reality. You've seen the results of community banks' work in every area of your town — homes, businesses, churches and schools. As a bank prospers, so does the area in which it is located — especially if it is a community bank. Without seed money, new businesses cannot start up and improvements cannot be made in existing businesses and organizations. Individuals' lives are affected as well. Community banks thrive by serving consumers and small businesses, which generate more employment than any other sector of our economy.

(*These are ideas only; please do not give this written information directly to a student. Your interview with students wishing to participate in the essay-writing contest for the CBAI Foundation monetary awards may vary. You may wish to answer some questions differently or introduce other ideas into the conversation. Essays will not be judged on how well a student explains the ideas expressed here; rather, they will be judged on the published criteria).