



# The FARMERS BANK of Liberty

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## THE FARMERS BANK OF LIBERTY Liberty - Barry - Payson

### CBAI Scholarship Program

Essays must be turned in to our bank **no later than Monday**, . We have  
to have them judged and over to Springfield by February . The deadline that YOUR  
school has set is : \_\_\_\_\_

Top TWO local winners will receive:

1<sup>st</sup> Place: \$500.00  
2<sup>nd</sup> Place: \$250.00

The top essays are then forwarded to the statewide contest in Springfield for judging. The ranking in the local contest has no bearing on the statewide judging. Everyone starts out "fresh" in Springfield. The CBAI gives away several "regional" prizes of \$1000 each, and the overall statewide winner will receive \$1000 per year for ALL FOUR YEARS OF COLLEGE! If you win our local prize, plus the statewide prize, **one two-page essay can win you \$4,500.00!** The overall statewide winner will also win \$500.00 for their school!

Local prizes are usually awarded at Graduation, along with Certificates from the CBAI State Office.

**This year's topic:**

Resources to assist you with your essay:

Mark Field  
645-3434  
FAX: 645-3606  
[mfield@fblbank.com](mailto:mfield@fblbank.com)

Doug Mills  
335-2321  
FAX 335-7050  
[dmills@fblbank.com](mailto:dmills@fblbank.com)

Joe Fessler  
656-3400  
FAX 656-3900  
[mortgage@fblbank.com](mailto:mortgage@fblbank.com)

Web Sites: [www.fblbank.com](http://www.fblbank.com) [www.cbai.com](http://www.cbai.com) [www.icba.org](http://www.icba.org) [www.fdic.gov](http://www.fdic.gov)

Or contact another REAL COMMUNITY BANK for more information!

**The FARMERS BANK of Liberty**  
1002 N. Main St.  
Liberty, IL 62347-0196  
(217) 645-3434 • (217) 645-3606 FAX

**Barry Community Banking Center**  
1001 Highway 106  
Barry, IL 62312-0132  
(217) 335-2321 • (217) 335-7050 FAX

**Payson Community Banking Center**  
P.O. Box 115  
Payson, IL 62360-0115  
(217) 656-3400 • (217) 656-3900 FAX



## CBAI FOUNDATION FOR COMMUNITY BANKING 2011 ANNUAL SCHOLARSHIP PROGRAM GUIDELINES

Western High School  
Seniors

2010-2011  
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901 Community Drive  
Springfield, IL 62703-5164  
217/529-2265  
800/736-2224  
FAX 217/525-8738  
www.obai.com

The CBAI Foundation for Community Banking provides scholarship funds for top high school senior essays statewide. The total scholarship awards available this year by the Foundation is \$16,500. These scholarship 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 that best capture the following theme:

***How does a community bank help a community to grow?***

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:** Competition is open to Illinois high school seniors who are sponsored by a CBAI member bank; it is not based on financial need or specifics in plans for higher education. Student bank employees, plus the immediate families of bank employees, board members, CBAI employees, and judges are ineligible. Students are asked to write short essays on the above-mentioned theme. Length of the essay must not exceed two pages of typewritten copy, double-spaced on one side of each page. Each essay must also have a title.

**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.

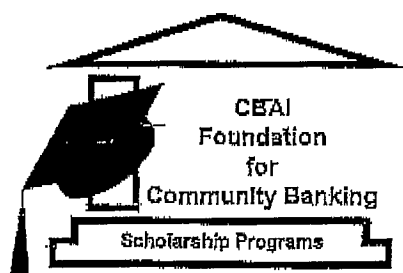
**Essay Entries:** An original and one copy of the essay, and the Official Application, are to be submitted to a designated high school counselor, English teacher, or other designated person at the school (if applicable). If the local school is not involved, then students should return these documents 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 three essays to the CBAI Foundation for the statewide competition.

**Essay Integrity:** Essay 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. Violation of any of these rules will be cause for ineligibility of essay.

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

**Essay Deadline:** Entries must be received by the CBAI Foundation via the sponsoring bank by Noon on Monday, February 7, 2011, to be eligible for judging. Check with the local sponsoring bank for its preliminary judging deadline. Essays received by the CBAI Foundation after February 7 will not be accepted for judging. **NOTE: Semi-finalists will be required to make a presentation of their essays to a community group of no less than five individuals; the purpose is to increase the understanding of the community banking profession.** The winners will be selected by May 2 and announced soon after that date.

**Scholarship Amounts:** Scholarships will be awarded in addition to any other grants or awards the student may receive, and will be made directly to the winners. The scholarship awarded for first place will be \$1,000 per year for up to four years of higher education, with up to 12 additional awards of \$1,000 each, depending on the quality of the entries. A check for \$500 will be presented to the winning student's school. Non-monetary "Honorable Mentions" may also be awarded.



**CBAI FOUNDATION FOR COMMUNITY BANKING  
2011 ANNUAL SCHOLARSHIP PROGRAM  
CHECKLIST**

**(STUDENT)**

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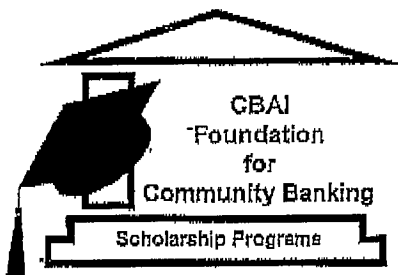
**MAKE SURE:**

- You complete the entry form
- A title is on the essay
- The names of a specific bank, banker, and/or city are **NOT** in the essay
- Your name is **NOT** on the essay
- You send two copies of the essay
- Include your e-mail address (if applicable)

**ESSAYS MUST BE:**

- No longer than two (2) pages
- Double spaced
- 10-12 pt. font-size

If you have any questions, feel free to contact Bobbi Watson at 217/529-2265  
or by e-mail ([bobbiw@cbai.com](mailto:bobbiw@cbai.com)):



**CBAI FOUNDATION FOR COMMUNITY BANKING  
2011 ANNUAL SCHOLARSHIP PROGRAM  
OFFICIAL STUDENT APPLICATION**

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FAX 217/585-8738  
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**FOUNDATION USE ONLY**

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

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

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

Please complete the information requested below, and affix this application to **TWO** copies of your essay. Return the application and the **two** 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 \_\_\_\_\_

Title of Essay \_\_\_\_\_

Address \_\_\_\_\_

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

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

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

Sponsoring Bank / City Farmers Bank of Liberty-Barry Community Banking Center

Sponsoring Bank Contact/Title Doug Mills, Vice President

Bank Address 1001 Highway 106 P O Box 132

City / State / Zip Barry, IL 62312

Tel. No. 217-335-2321 E-mail dmills@fblbank.com

Is this essay being entered through any other bank(s)? (circle one) Yes No  
If yes, where? (banks' name(s))

**IF APPLICABLE:**

School Name Western High School

School Contact Ms Norbut Title English Instructor

School Address 401 McDonough Street

City / State / Zip Barry, IL 62312

Tel No. 217-335-2323 E-mail \_\_\_\_\_