

The First National Bank & Trust Co.

SmartMoney Scholarship

RULES / PROCEDURES

WHY DO WE DO THIS?

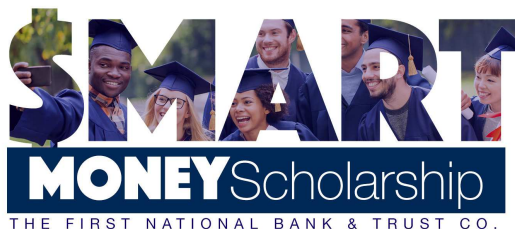
Our SmartMoney Scholarship was developed because we are committed to helping young people see the value in:

- Planning for the future financially
- Finding support for educational goals
- Discovering new tools and services that make banking and planning easier
- A relationship with FNBT

FAIRNESS

The SmartMoney College Scholarship is offered exclusively by FNBT in your community. Since our goal in this program is to honor young people who aspire to continue their education – and not merely to reward our own customers – we have designed the program to give fair opportunity to all your students who might be interested in scholarships. When administered properly, FNBT's scholarship committee won't know who the candidates are, and the bankers who present the scholarship won't know either. The program is aimed at fair access through a process of *blind judging*. It is the responsibility of our bankers to act with integrity to protect the reputations of both institutions.

IMPORTANT – Bank employees and their family members are not eligible to apply for school-sponsored scholarships. That application will be reclassified into the *FNBT Co-Owners Scholarship* program. Please send that application to scholarships@bankfnbt.com.



INSTRUCTIONS FOR STUDENTS

Apply for this scholarship using the form and send to scholarships@bankfnbt.com. To qualify you must:

- Be a senior in the public school or home school within 15 miles of our location near you.
- Plan to go to college or vocational school and provide FNBT a copy of your class schedule before receiving the funds.
- Answer the five questions asked on the form. **You may apply only once.**

INSTRUCTIONS FOR EDUCATORS

The Counselor (*or another designated point person at your school, as selected by the Superintendent*) will:

- Ensure all qualifying students are informed about the scholarship and encourage them to apply.
- Ensure that the SmartMoney Scholarship is listed on the program at the year-end school assembly where scholarships and awards are presented.
- Communicate the date with our local bank manager so that an FNBT banker is on-hand to present the scholarship.