



Smart Start Banking **Scholarship Information**

A total of three \$1,000 scholarships are available annually to students with a Smart Start Checking account.

Application materials can be found on the Student Center of the S&T Bank website at www.stbank.com.

Eligibility

Students must be seniors in high school and have an S&T Bank Smart Start Checking account. The checking account must be open and in good standing, and remain open during the tenure of the schooling program. All scholarships will be awarded without regard to race, sex, color, religion, ethnicity or national origin.

Employees of S&T Bank, its affiliates, subsidiaries, dealers, distributors, retailers, advertising and production agencies, and their immediate families and those living in the same household are not eligible to apply for the scholarship.

Definition of Eligible Coursework

Students must be attending an accredited educational institution for either post-secondary education or special coursework open to students still enrolled in High School. The institution does not have to be a four-year collegiate program. Eligible institutions include technical schools, two-year programs, and specialized training schools. The final decision on school eligibility remains with the S&T Bank Program Administrator. Additional information may be requested to determine school accreditation and eligibility.

Evaluation Criteria

A panel of judges using a Rubric/scoring tool listing specific criteria created by S&T Bank will evaluate applications. Applicants will be evaluated on:

- Academic achievement (grade point average, SAT/ACT scores, class rank)
- Formal application – includes multiple essay questions, information about the student's community service, letters of recommendation, and hardship)

The panel of judges will determine finalists for the program. Finalists will then be invited to a personal interview at the S&T Bank headquarters located in Indiana, PA for a formal interview. There will not be a set number of finalists from year to year.

Decisions of the judges will be final. Winning applicants will be notified of the judges' decision by May 1, 2012.

Logistics

Application materials, including essays, a minimum of three letters of recommendation, and official documentation of current grade point average, current class rank, and SAT/ACT scores are to be mailed by April 2, 2012 to:

April Shipley
S&T Bank
PO Box 190
Indiana, PA 15701

The deadline will be strictly enforced to ensure timeliness of payment to the student's educational institution and for awards presentations.

Both Recipients and their parents/legal guardians will be required to sign a letter of agreement concerning the scholarship, stipulating that the scholarship money will be applied to the student's outstanding balance at the accredited educational institution selected.

It is the Recipient's responsibility to notify S&T Bank of payment details for the accredited institution so that S&T can award the money. Recipients have 120 days to communicate these details or the scholarship will be forfeited.



S&T Bank Smart Start Scholarship Program 2012

Application – Short Answer & Essay Portion

Applicant Name:

Applicant: The following questions are intended to gain a better understanding of your educational goals, readiness for attending an accredited educational institution for either post-secondary education or special coursework open to students still enrolled in high school, and your perception of what it would mean to be a recipient of the S&T Bank Scholarship. These questions will be used by the scholarship selection committee to award three scholarships. Please read each question carefully and answer as completely as possible. You may attach additional pages if more space is needed.

1. What motivated you to apply for this scholarship?

2. Many students find the transition from high school to post-secondary education (or Honors coursework) to be a difficult one. What skills do you possess that will enable you to manage new responsibilities and to do well academically?

3. Where would you like to see yourself in the next 10 years in terms of education and employment? How could being awarded the S&T Bank Scholarship affect your life?

4. If you are not chosen as the recipient of the S&T Bank Scholarship, how will your educational goals be altered?

5. Please list/elaborate on your service to your school, community, and/or work. List dates and length of service. If you work, please list how often, hours, type of work, etc. This section is meant to give an understanding of who you are above and beyond your performance in the classroom.
