

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 between the ages of 14 and 24 years of age 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. Scholarships information is collected and reviewed once per year for the fall college semester.

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, 2010.

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 March 12, 2010 to:

April Shipley
S&T Bank
355 North 5th Street
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.