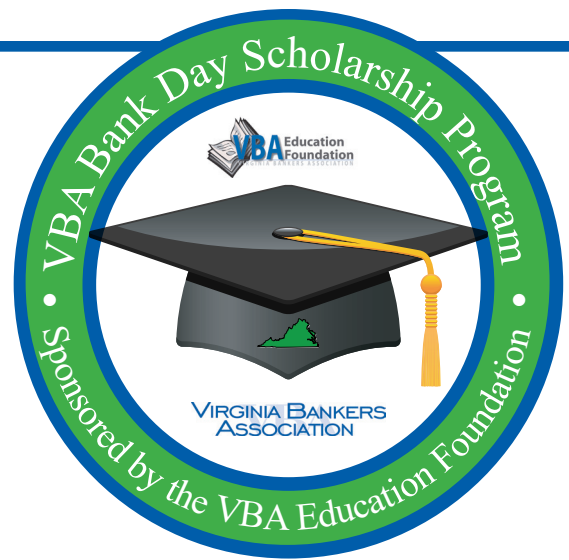


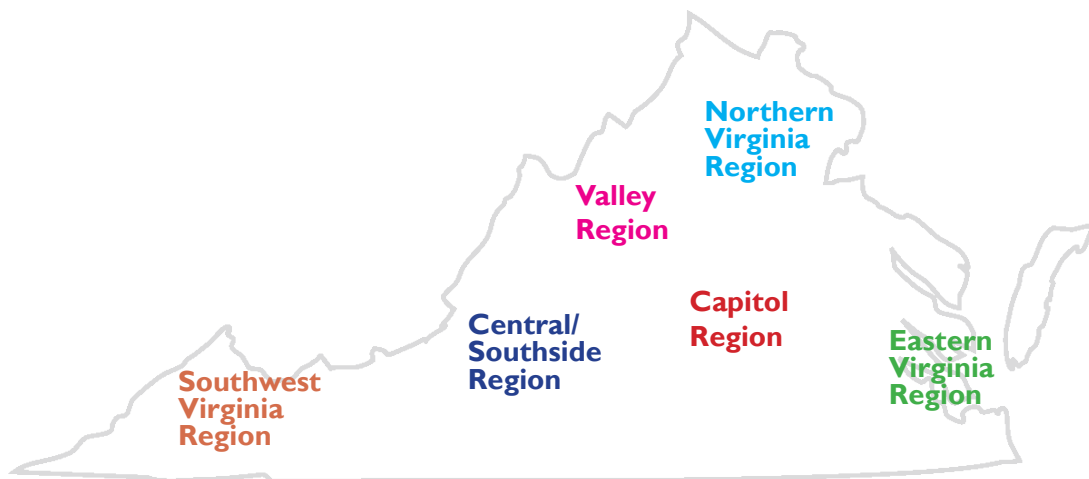
VBA Virtual Bank Day Scholarship Program SELECTION CRITERIA



Sponsored by the VBA Education Foundation and the VBA Emerging Bank Leaders

Essay Topic: "What did you learn during Bank Day that will help you manage your financial future AND what did you learn about how banks support their communities?"

Student essays are assessed by members of the VBA Emerging Bank Leaders (EBL), the group of more than 500 bankers that connects Virginia's emerging bank leaders to engage them in the future of the banking industry. The essays are sorted into six regions based on the students' home addresses and are reviewed by bankers who do not reside in that region (student names are removed from the essays prior to the scoring process). Those bankers select the top two to be named the regional and honorable mention winners. The regional winners' essays are then sent to the statewide winner selection panel, which consists of banking executives from across the Commonwealth.



Essays are scored using the following rubric:

- Content: 40 Points
 - Adherence to essay topic
 - Logical interpretation of the topic; easy to follow
- Creativity: 40 Points
 - Interesting and thoughtful presentation of the topic
- Accuracy: 20 Points
 - Grammatically correct
 - Proper format, adherence to essay guidelines [please see essay guidelines sheet for more information on how to structure the essay]

Questions? Please contact Monica McDearmon at mmcdearmon@vabankers.org or 804-819-4743.