



Nomination for the CSBS Education Foundation Graduate Schools of Banking and Trust Scholarship 2027 Term

Your nomination(s) must be e-mailed no later than Friday, December 11, 2026

All nominations and Supervisors' comments will be held in complete confidence by the CSBSEF Board of Trustees. Under no circumstances will the Trustees give any nominees access to comments provided by the Supervisor.

I nominate _____ for the Graduate Banking/Trust Scholarship Award.

I hereby attest to the accuracy of the facts included in the nominee's application.

Name and Title of Commissioner or Designee _____

Signature _____ **Date** _____

This application is to be completed by the nominee and signed by the Commissioner or Designee.

In order for applicants to remain anonymous from state identification, Sections B and C are to be completed without state or institution references.

Section C must be sent as a separate Word document .

Please send both the completed application and essay response document via email to **Katie Hoyle** (khoyle@csbs.org).

All applications must be emailed no later than midnight on Friday, December 11, 2026.

SECTION A

1. PERSONAL DATA

Name _____

Banking Department Address _____

Business Telephone Number _____

Residence Address _____

2. EDUCATION

College _____

City _____ State _____ Year _____

Degree _____ Major _____

Graduate Studies _____

City _____ State _____ Year _____

Degree _____ Major _____

Year Attended CSBS LEAD _____ *or* Name/Date of Comparable Leadership

Development Program _____

NOMINEE'S CHOICE OF GRADUATE BANKING SCHOOL OR TRUST SCHOOL

SECTION B

NOTE: Sections B and C only will be sent to CSBSEF Selection Panel. When completing Section B and C, do not use names or descriptions that will identify your state banking department.

EXPERIENCE

1. Banking Supervision Total years of service as a bank examiner (State _____) (Federal _____)
2. Total years of service as Examiner-in-Charge _____
3. Total years of service as trust examiner _____
4. Present position (title) _____
5. Present duties and responsibilities:
6. Special Projects and/or Assignments completed:
7. Previous position (title) _____
8. Total years of service as a bank employee _____
9. Highest position (title) _____
10. Other bank experience

PLEASE DO NOT WRITE IN THIS SPACE. FOR CSBSEF INTERNAL USE ONLY.

NOMINEE IDENTIFICATION NUMBER _____

SECTION C

Essay Assignment: In no more than 500 words, discuss the following:

Fraud schemes targeting financial institutions and consumers continue to evolve at a rapid pace. The growth of digital banking, instant payments, artificial intelligence, and increasingly sophisticated social engineering tactics has created new challenges for community banks and regulators alike. Effectively identifying emerging threats while maintaining customer trust and operational efficiency has become a critical priority across the financial services industry.

As payment systems become faster and more interconnected, financial fraud continues to evolve. What are the most significant fraud threats facing community banks today, and how can banks and regulators work together to protect consumers and the financial system?

Your response should reflect your own views and ideas but **must** include quotes from interviews with at least one supervisor or co-worker, and at least one executive from a financial institution or financial services company regulated by your state agency.

Do not list any names or agencies/institutions of those interviewed, only titles! Please send your essay response in a separate Word document.