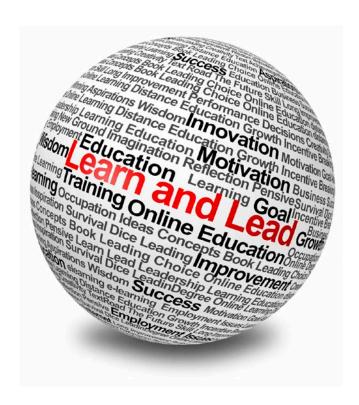
FIRST CITIZENS Community Bank

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Member FDIC

Financial Literacy





FIRST CITIZENS FINANCIAL SCHOLARS PROGRAM

Arming students with financial knowledge allows them to become financially responsible citizens now and in the future. The *First Citizens Financial Scholars Program* is a financial literacy program that utilizes a web-based tool provided by EverFi, an award winning financial education technology company.

This web-based program uses the latest in new media technologies such as videos, animations, 3-D gaming, avatars, and social networking to bring complex financial concepts to life for today's digital generation. Through the EverFi platform, students will become certified in over 600 topics in financial education, allowing them to become more informed, responsible citizens.

First Citizens Financial Scholars Program is designed to enhance existing high school curriculum and covers financial education topics such as:

- Savings and Budgeting
- Understanding Credit Scores and Managing Debt
- Understanding Banking and the Federal Reserve
- Taxes and Insurance
- Renting vs Owning
- Managing Loans to Finance Higher Education
- Investing Overview
- Consumer Fraud and Protection

But we've got even more to offer. Use our Student Ambassadors for Financial Education program (SAFE) as a way to bring fun and energy to the Financial Scholars Program.



Student Ambassadors for Financial Education (SAFE) combines



personal and professional skills development with financial literacy education. Your student ambassador can play a significant role in helping implement your Financial Scholars Program.

- SAFE is offered by First Citizens Community Bank to selected high school Juniors
 who will develop and execute a plan to deliver financial education to schools and
 organizations in their community.
- Training will be provided to the student who will also have access to various financial education tools such as the First Citizens Financial Scholars Program.
- A member of the First Citizens team is assigned as mentor to each student to assist with and monitor their plan development and delivery.
- **SAFE** can provide students with a channel for fulfilling community service hours and senior projects.

Benefits to the Student Ambassador - In addition to improving their financial education and preparing them for internship opportunities, resume building and job interviews; the student ambassador receives training and real life experience with:

- Leadership
- Project Design and Management
- Professional Writing
- Time Management
- Presentation and Public Speaking

Benefits to your School

- Your students are better prepared to become the financially responsible citizens of tomorrow.
- It's Turn-Key All training, mentoring and delivery tools provided by First Citizens at no cost to your organization.