



THE
STEPHENSON
National Bank & Trust

FOR IMMEDIATE RELEASE

Date: October 15, 2012

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SNBT Receives Financial Education Honors, Continues Educating Teens about Credit

For the thirteenth year in a row, the staff of The Stephenson National Bank & Trust (SNBT) has earned the Financial Education Recognition Award for their outstanding financial education efforts.

The Wisconsin Bankers Association (WBA) is honoring bankers for their commitment to the growth of financial literacy in their communities. SNBT bankers received the Certificate of Excellence award for teaching well over 700 individuals throughout the past year.

“Educating children, teens and adults about personal finance not only benefits individuals, but our communities as a whole,” said Rose Oswald Poels, WBA president and CEO. “We commend these bankers for carrying out a long-standing industry commitment to improving financial literacy.”

In an effort to continue the legacy of educating our area youth, SNBT will celebrate the tenth annual National Get Smart About Credit Day on Thursday, October 18. On this day, employees from SNBT will visit over a dozen area high school classrooms in Marinette, Menominee, and Oconto Counties to educate students on responsible credit practices.

“More and more research points to the fact that financial literacy, at an early age, leads to asset building and can close the wealth gap in our nation,” said Charlie Cappaert, Vice President. “With the growing number of people using credit cards, now is a crucial time to educate young people *before* they encounter car loans and credit cards – not the other way around.”

Other SNBT education initiatives include: making presentations to elementary and middle school students for Teach Children to Save Day, hosting seminars, making various classroom presentations to students of all ages, hosting bank tours, sponsoring Newspaper in Education, and funding local scholarships.

In the past year, bankers involved in WBA’s nationally recognized Bankers Promoting Financial Literacy program gave nearly 2,500 personal finance presentation



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reaching almost 50,000 individuals. Get Smart About Credit Day began in 2003 and is sponsored by the American Bankers Association Education Foundation, a non-profit organization committed to developing and providing education programs that lead to financial literacy.

The Stephenson National Bank & Trust is a 138-year old independent community bank with assets of \$291 million and Trust and Investment Management assets in excess of one-third of a billion dollars. Offices are located in Marinette and Oconto, Wis. and Menominee, Mich. with a Trust & Investment Office in Marquette, Mich. For more information about The Stephenson National Bank & Trust visit www.snbt.com.

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