



First National Bank

September 16, 2016

Dear Parents,

First National Bank is excited to welcome you to the 2016-2017 school year with an exciting initiative with Howard County Public Schools. We are partnering with Clemens Crossing Elementary to launch an "In-School Bank."

First National Bank will work side by side with Clemens Crossing Elementary to help educate its young students on the importance of basic savings and budgeting principles. We will also allow for some invaluable "hands-on" banking experience for several 5th grade students. These 5th graders will be trained by your local First National Bank Branch Managers as bank tellers for the In-School Bank program! The staff at Clemens Crossing Elementary School will work closely with First National Bank's local Branch Manager to support these special banking days by reviewing with the students the basics of saving, all while helping students develop sound money management principles.

Your local Branch Manager will visit the school on pre-scheduled banking days to supervise and, in concert with a school staff member, be responsible for the administration of the In-School Bank. We will notify you of scheduled dates on which you and your children may come in and open Minor savings accounts at First National Bank. Opening a Minor savings account at First National Bank is not required and is at the sole discretion of the parents. Please refer to the Banking Information Sheet, and include all of the important information on the form to open an account. This information is required to ensure that we have your consent to open the minor accounts and to also allow you to serve as custodians on these accounts. The following are types of information needed to open a Minor's account:

1. Minor's date of birth;
2. Minor's Social Security number;
3. Mailing address; and
4. Parent/guardian's identification (i.e., driver's license, state-issued ID card, military ID card or passport).

We look forward to assisting your children in building a strong financial foundation to better prepare them to be financially responsible adults. If you have any questions, please don't hesitate to contact me at (301) 310-8924 or to reach out to Principal Ed Cosentino at (410) 313-6866.

Sincerely,

James Aryee
Retail Market Manager- Maryland