



SPONSORSHIP SPOTLIGHT

Community Financial Services Bank

For over 125 years, Community Financial Services Bank (CFSB) has served a four-county region in Western Kentucky. Today their services include sponsorship of Ramsey Education's *Foundations in Personal Finance* curriculum for local high schools and middle schools.

"Our bank's vision is to meet needs, change lives and grow communities," says Cody Myers, CFSB's Client Relationship Manager. "In all we do, we want to create value for our clients, communities, team members and shareholders."

One way the bank seeks to offer value is by providing lasting financial literacy to their neighbors—which was a big part of what led them to sponsor the *Foundations* curriculum.

"*Foundations* stands as radically different from other personal finance curricula. It addresses not just the technical skills needed to flourish financially, but specific, fundamental behaviors students must grasp in order to succeed. The Ramsey curriculum is the gold standard of financial literacy programs."

Sponsoring the curriculum has not only impacted their local community, but also their bottom line.

"We've seen that the value *Foundations* brings to schools helps to set us apart from other competing financial institutions," says Betsy Flynn. "In a world where banking is often viewed as a commodity, our continued investment in financial literacy has helped change our conversations with clients and prospects alike. Instead of focusing entirely on rate and convenience, we're now able to leverage the impact in local school districts and upon future generations to create raving fans and community partners."

-BETSY FLYNN
President and Chief Executive Officer of CFSB

Ramsey Education recently sat down with Betsy and Cody so they could share their experience sponsoring *Foundations in Personal Finance*.

RAMSEY EDUCATION: How many schools are you currently sponsoring, and how did you decide on that number?

CODY MYERS: We are currently sponsoring eight schools spanning two school districts. It's kind of funny. We wanted to start small and only sponsor one school district, but once other schools found out we were sponsoring the curriculum they came to us saying "We want to do that too!" The community sped us up a little faster than what we intended, but we met them in stride. We're actually planning to expand to all seven school districts in the near future.

RAMSEY EDUCATION: What aspects of the curriculum made *Foundations* stand out from other financial literacy resources?

BETSY FLYNN: We know—and have seen firsthand—that most money troubles stem from both a lack of financial know-how and unwise behavior. Some families' financial crises are often the cumulative result of months—sometimes years—of unwise decisions. *Foundations* stands as radically different from other personal finance curricula in that it addresses not only the technical skills needed to flourish financially, but also the specific,

fundamental behaviors students must grasp in order to succeed.

RAMSEY EDUCATION: You've shared with us that this sponsorship is part of a long-term plan to improve financial outcomes and develop stronger communities. Can you tell us more about that?

CODY MYERS: When these students go to college, they'll know how to graduate without student loan debt. They may start businesses in our community, that they wouldn't have started otherwise, that will benefit the whole area. We believe a rising tide lifts all ships. If they're better off financially and they stick around this area, then they're going to contribute positively to the economy of our community. And the rest of our clients are also positively impacted. Their success becomes our shared success, and everyone benefits from what we're doing.

RAMSEY EDUCATION: What impact have you seen this sponsorship have on your business?

CODY MYERS: We are winning business. We are winning relationships. And we're hearing feedback that our sponsorship of this financial literacy program is the difference-maker

RAMSEY EDUCATION: What type of impact have you seen the sponsorship have on your brand?

CODY MYERS: Sponsoring the *Foundations in Personal Finance* curriculum gets us in front of literally thousands of people across several different counties, and we've seen immediate ROI. We have seen our prospects start to look at us differently than the other bank down the street. Whether it's a municipality concerned about doing financial literacy education or a school district that we want to do business with, this sponsorship has become a unique selling proposition for us when we're approaching whale-type prospects

RAMSEY EDUCATION: Is there anything else you'd like to share?

CODY MYERS: Working with your team doesn't feel like a normal business contract. It's more like a friendship, a real relationship. Your curriculum team has come alongside us and we feel like your resource is an extension of our love for our community. You are super-serving us by making it really easy for us to super-serve our community.

BETSY FLYNN: The *Foundations* curriculum is equipping the next generation to sustainably develop our local economy—and we can't think of a better investment to make in our community!

To join CFSB and the hundreds of other sponsors who are making a difference in their communities, contact your Sponsorship Advisor today.

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