

"A" DECADE OF EXCELLENCE!

A+ SCHOOL: 2001-2002, 2002-2003, 2003-2004, 2004-2005, 2005-2006, 2006-2007, 2007-2008, 2008-2009, 2009-2010, 2010-2011

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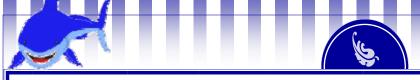
SUGARLOAF SCHOOL PARTNERS WITH CENTENNIAL BANK – MAKES HISTORY WITH FIRST CARD-BASED POINTS PROGRAM FOR STUDENTS IN MONROE COUNTY

Friday, January 27, 2012: Friday afternoon, Sugarloaf School celebrated the next phase in its journey to be a model PBS – Positive Behavior Support - school. With the help of Centennial Bank, Sugarloaf's sixth, seventh and eighth grade students and teachers began migrating the paper ticket reward program to an electronically enabled card-based reward and redemption program. Principal Russell states, "The PBS program began to get a little stale with our middle school students and this idea presented by teacher, Tracy McDonald, really gave the program a much needed shot in the arm. This brings our PBS program in the 21st century and very much into the electronic age. Like I told the kids, 'You all are making history with this program, nobody else in the country is doing what we're doing!"

Started at the University of South Florida, PBS, or Positive Behavior Support is a program that seeks to "assist schools to increase academic performance, increase safety, decrease problem behavior, and establish positive school cultures," as stated on the program's web site, http://flpbs.fmhi.usf.edu. Principal Russell paraphrases, "You need to learn to behave before you can learn." Sugarloaf School is the home of the Sharks! SHARK, an anagram for Show respect, Have Responsibility, Actively participate, Ready to learn and Keep safe, is the vision and foundation of Sugarloaf's PBS structure. Principal Harry Russell stated,







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"The program recognizes students who consistently exhibit proper behaviors and motivates others to make better choices at school. Kids will be able to redeem their points earned on their card for things like an afternoon movie in the school gym, lunch with the principal or attending a dance."

"Last summer Harry sent an email to Linda Jones in our Summerland branch inquiring about the possibility of getting a card program in the school," said Centennial Bank's Stephanie Scuderi remembering the start of the idea. "After learning more about the program structure, it was a no-brainer. Not only is it a cleaner program, the students have a card that is theirs and theirs alone. Students can redeem their points by swiping their cards in magnetic stripe readers located around campus. For most of these kids, I would imagine this is their first card with any type of currency to earn and spend. That's pretty exciting -- even more exciting when they can check their balances and activity online! Teachers load points onto the cards through a virtual terminal or by swiping the student's card in one of eight magnetic stripe readers provided by Centennial Bank...not as quick as passing out a paper ticket...we believe the trade-off of time for insight and metrics will be worth it. Kids get excited about the cards – the adults get excited about the data."

Tracking the data like this gives teachers better insight into their students program participation. "I will have visibility into how different teachers are using the program and to what varying successes," said Harry Russell. "I can see that one or two teachers must be doing something very effective, look deeper into how they're applying the program in their classes and help other teachers strengthen their own students' performance. Ultimately, using this solid data, we expect to be able to correlate academic achievement to PBS program participation. That may be a bit down the line, it may be sooner than we think. Either way, it's a giant step forward for PBS and Sugarloaf School."







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Maryanne Nickel, Board-certified Assistant Behavior Analyst and Behavior Specialist, is the District Coordinator for the Positive Behavior Support Program (PBS) in the Monroe County School District. "I am very excited to have Centennial Bank as our community partner that ensures our students will gain exposure to financial literacy in a real world banking experience, furthermore, the partnership is the first of its kind in the state of Florida and we believe the entire country. This co-venture has so many possibilities to tie our community and involved local businesses in with our schools and specific programs like PBS", stated Maryanne Nickel.

Having worked with the University of South Florida since 2003 on the PBS program, Stephanie Martinez, Technical Assistance Specialist says, "We are excited to see the outcome of this pilot. If it's successful, there is vast opportunity to roll this technology out in many schools." University of South Florida reports the variations of the PBS program are in schools in 51 counties in Florida, as well as in several states throughout the United States. Currently six schools in Monroe County have adopted the Positive Behavior Support program structure.

When asked about expansion plans for the card program, Stephanie Scuderi replied, "Right now we're focusing on implementing this first program and getting that right and using the program as the basis for a financial literacy curriculum. Then we will look at expansion. It's an exciting time – exciting to be part of the enthusiasm and innovative thinking at a grass-roots level in our local schools. As a business partner in the Keys communities, as well as communities throughout Florida, Centennial Bank will continue to find solutions and new ways of facilitating positive change."

With a five-star Bauer rating, Centennial Bank provides a broad range of commercial and retail banking plus related financial services to businesses, real estate developers, investors, individuals and municipalities. Centennial Bank has locations the Florida Keys, southwestern Florida, central Florida, and the Florida Panhandle, as well as central Arkansas, north central Arkansas, southern Arkansas. The Company's common stock is traded through the NASDAQ Global Select Market under the symbol "HOMB."







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Photographs Attached:

- a. Emily Conn and Aubrey Sweeney celebrate with their PBS cards and hot dogs!
- b. Sugarloaf's Tracy McDonald, Principal Harry Russell and Maryanne Nickel join Centennial Bank's Stephanie Scuderi in celebrating the launch of the card-based PBS Rewards program

Principal Russell presents Tracy McDonald with an award celebrating her great idea to make PBS a card-based program.





