



*Fleur de Lis*

# Sentinel

JULY 2018

FOR OUR COMMUNITY

## Committed To Customer Service

Springs Valley Bank & Trust is committed to customer service. Our commercial lending team strives to make your loan process a smooth and comfortable experience for you from the minute we have the pleasure of meeting you! Whether your business is in need of long term financing or funding for your working capital, we have a loan to meet your needs, large or small. Small Business Administration (SBA) loans provide financing for almost any business purpose, including real estate purchase, business acquisition or startup, equipment, inventory, and competitor and partner buyouts. Benefits of SBA loans include lower down payments and longer repayment terms than conventional bank loans, enabling small businesses to keep their cash flow for operational expenses and spend less on debt repayment. We are uniquely qualified to help you with your financing needs because we live and work where you do, and that partnership makes all the difference.

**J. Craig Buse**, *SEVP, Chief Operating Officer & Chief Lending Officer*

**CORE VALUES**  
OWNERSHIP  
INITIATIVE  
RESPONSIVENESS  
TEAMWORK  
INTEGRITY  
COMPETENCE



**springsvalley**

BANK & TRUST COMPANY

# Introducing Our Commercial Team



**Vicki Englert,**

*Vice President & eServices Manager*

812.634.4907

venglert@svbt.com

Vicki began her career at Springs Valley in 2001 as the eBanking Coordinator. Vicki has been married to her husband Brad for twenty-nine years. They have four children Megan (Jesse) Smith, Lindsey (David) Leidgen, Keaton (deceased), and Jace, and five grandchildren (Kaydance, Jaydan, Ryder, Brynleigh & Jaxon). She is Treasurer for Our Precious Angels, a member of Women of the Moose, and past Ambassador for the Jasper Chamber of Commerce. Vicki's hobbies include being outdoors, running, reading, and spending time with family.



**Angie Jones,**

*Vice President & Deposit Manager*

812.634.4873

ajones@svbt.com

Angie has been with Springs Valley for thirty-six years. Angie and her husband Billy are lifelong residents of Orange County and have been married for thirty three years. They have one son Matthew and daughter in law, Clair. Angie currently serves as the secretary for the French Lick West Baden Museum Board, a member of Tri Kappa Sorority, and also a member of the Orange County Advisory Board for Memorial Hospital. Photography and custom framing are a few of Angie's favorite hobbies.



**Ross Key,**

*Vice President & Agricultural Relationship Sales Manager*

812.634.4813

rkey@svbt.com

Ross started with Springs Valley in the spring of 2016 as its Agricultural Sales Relationship Manager. He has a lifelong Ag background and two degrees in Agricultural Economic. Ross and his wife Shannon have been married for twenty years and have five children ranging in age from twenty to nine. He is very active with 4H and the various sports his children are involved in.



**Greg Matheis,**

*Vice President & Commercial Lender*

812.634.4847

gmatheis@svbt.com

Greg joined Springs Valley in 2013 as a Commercial Lender. He holds a Bachelor of Science in Accounting from the University of Indianapolis. Greg was Vice President, Treasurer, and board member of Habitat for Humanity of Dubois County for seven years. Greg and his wife Connie are proud parents of two daughters, Madison and Megan.



**Douglas Pittman,**

*Vice President & Commercial Lender*

812.936.5673

dpittman@svbt.com

Doug has been a Vice President & Commercial Lender with Springs Valley for three years. He is a board member for the Older American Services Corporation. Doug and his wife, Karen have three daughters, Maggie Johnson, Mollie Newman, Macie Steward, and have six grandchildren. Doug's hobbies include gardening and fishing.



**Michael Smith,**

*Vice President & Commercial Lender*

812.936.5644

msmith@svbt.com

Michael graduated from Sterling College, Sterling KS in 1982 with a Bachelors of Science degree. He also is a 2006 graduate of Liberty University ABA School of Banking in Fairfield, Conn. Mike has been married to his wife, Debra for over thirty years and together they have three children and four grandchildren. Mike attends Valeene Wesleyan Church and enjoys seeing the country on a motorcycle.



**Brian P. Smith,**

*Vice President & Commercial Lender*

812.634.4846

bsmith@svbt.com

Brian graduated from Indiana State University with a Bachelor of Science in History and was past President of National Institute of Consumer Credit Management at Marquette University. He is a board member and past President and Treasurer of Dubois County Habitat for Humanity. Brian and his wife, April are proud parents of Chloe, Drake and Eliot. Chloe will start her second year of college at Purdue University, while Drake is starting his Freshman year of high school, and Eliot will be in 5th grade. His hobbies include: hunting, fishing, sports with the children, reading and spending time with the family. Brian started with Springs Valley in July of 2015 as 3rd Ave Banking Center Manager, Mortgage Loan Officer and Commercial Loan Officer.



**Valerie Wilkins,**

*Vice President & Commercial Lender*

812.634.4825

vwilkins@svbt.com

Valerie Wilkins is a commercial lender at our Valley Banking Center with thirty years banking experience. Her career with Springs Valley began in May 2001. She is a graduate of Indiana University Southeast and Louisiana State University's Graduate School of Banking. Valerie is the proud mother of nine year old twins, Laine and Joel, who keep her very active. She loves working with her clients and helping with their financial needs.

**Ken Schnaus,** *Vice President & Commercial Lender* • 812.634.4836 • kschnaus@svbt.com



Ken has over forty years of banking experience and began his career at Springs Valley in 2012. Ken received an Associate Degree in Business Administration and Data Processing from ITT Business Institute in Evansville, has a certificate degree from the National Commercial Lending School at the University of Oklahoma, and a certificate degree from the National Real Estate Finance School and at the Ohio State University. He also received a real estate appraisal certificate from VUJC. Ken and his wife, Marilyn have three children, Nicole, Kierstie, and Lance, and four grandchildren, Gage, Rowan, Quinley, and Crew. Ken is very involved in the community and serves as the Vice President of Greater Jasper Consolidated School Corporation's Board of Directors, Vice President of the Orange County Economic Development Partnership Corporation's Board of Directors, Secretary/Treasurer of the Board of Directors of the Ireland Utilities Company. Ken is a member of both Dubois Strong and City of Huntingburg's Revolving Loan Fund Loan Committee and a member of the City of Huntingburg's Economic Development think tank. His hobbies include playing golf, spending time with family and friends, watching Indiana University sports and Cincinnati Reds baseball, reading and Sunday morning brunch with Marilyn.



# Trust in your *Local* Advisors

## For Retirement Plan Administration

Reduce your workload by allowing us to manage plan details. Schedule a meeting with one of our Trust Officers today to learn how we can help with your retirement plan administration.

- Advisor to Plan
- Liaison between Employer and Plan Trustee
- Gather Fund information
- Assist with Plan design
- Liaison between Employee and Plan Trustee
- Facilitate Employee enrollment and educational meetings

*Pictured left to right:*

Marty Kaiser, 812.634.4841

Sandy Hemmerlein, 812.634.4917

Jason Schmitt 812.634.4827

Trust and Investment products are not deposits: not insured by the FDIC; not a deposit or other obligation of, or guaranteed by, the depository institution; may lose value - subject to investment risks, including possible loss of the principal amount invested.



## Wishes Do Come True

Thanks to Springs Valley Bank & Trust, residents of Springs Valley Meadows & The Timbers of Jasper will have an enhanced quality of life due to the Wish Comes True grant which is provided through the operation of the Senior Crimestoppers program. Springs Valley partners with CRA Partners, powered by the Senior Housing Crime Prevention Foundation, and makes this grant available at no cost to the facility.

As a sponsored senior care facility, the Wish Comes True grant's purpose is to fulfill a wish or need for one or more of the senior residents. Items purchased for events the residents attend are something they will have fond memories of for many years to come.



Upper Left: Shalyn Lindsey, Marketing & Admissions Director of Springs Valley Meadows; Craig Buse, SEVP, COO & CLO at Springs Valley Bank; Angie Jones, VP, Deposit Manager at Springs Valley Bank and Stacy Burton, Executive Director of Springs Valley Meadows

Above: Greg Matheis, VP, Commercial Lender at Springs Valley Bank and Beau Kellams, Executive Director of the Timbers of Jasper

# Business Checking

At Springs Valley Bank & Trust, we offer a wide variety of business products and cash management services to fit your business banking needs. Our accounts ensure ease and convenience, just for you.

Get started today!

## Checking Account Comparison Chart

PRODUCTS	FREE BUSINESS CHECKING	*BUSINESS INTEREST CHECKING	BUSINESS ANALYSIS CHECKING
Interest Earned	No	Yes	No
Minimum to Open Account	\$50.00	\$50.00	\$50.00
Items Allowed	1,000	1,000	Earnings Credit Allowance on deposit balances may offset fees
Monthly Service Charge	None	\$10.00	\$12.00 monthly service charge and only \$0.12 per transaction item
Balance to Avoid Service Charge	None	\$1,500.00	Based on Earnings Credit

\*Not for Profits and Sole Proprietors

### All of our business checking accounts include these features:

FREE Instant Issue Visa® Business Debit Card  
 FREE Business Online Banking  
 FREE Business Mobile Banking  
 FREE eStatements with online check images  
 eDeposit  
 Cash Management

Buy back of your unused checks and debit cards from another financial institution  
 Popmoney®  
 Visa® Business Credit Card  
 Merchant Services

Check Resultz  
 Night Drop Box  
 Combined Statements  
 Zero Balance Account  
 Insured Cash Sweep

A minimum opening deposit is only \$50.00. Buy Back incentive up to \$10.00 for checks and debit cards from another financial institution given at the time the checks and/or debit cards are presented upon opening an account. \$2.00 per pad of unused checks and \$2.00 per debit card. Up to \$10.00 for any number of business checks and/or business debit cards. Buy Back incentive may be reported on a 1099-INT. There are no Foreign ATM fees when using an ATM that is a member of the Alliance One Network. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. If the Free Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. Transaction items include all debits and credits. If the Free Business or Business Interest checking account exceeds \$10,000.00 in monthly coin and currency deposits, the account may be converted to another checking product. See our current Fee Schedule for other fees that may be associated with this account. Ask for details. Bank rules and regulations may apply.

\*\*Some fees and conditions may apply. Instant Issue only applies to in-banking center visits. Springs Valley does not mail Instant Issues Debit Cards, nor do we prepare them in advance of customer's in-banking center visit.

