



*Fleur de Lis*

# Sentinel

JANUARY 2019

FOR OUR COMMUNITY

## Moving Forward While Focusing On You

The last couple of months in 2018 have proven to be a roller-coaster ride on steroids with significant volatility in the stock market motivated by the uncertainty of the Chinese trade war, the upward movement of interest rates, high consumer household debt, a \$21 Trillion Federal deficit, and a multitude of other, smaller drivers. On the positive side, the Christmas season for retailers was the strongest in a decade, consumer confidence remains at near all-time highs, unemployment remains low, and interest rates remain low by historical standards. What does all of this mean as we embark on the New Year, 2019? While an economic slowdown is inevitable, early indications are that business and consumer climates in 2019 should remain fairly solid. Never one to rest on our laurels, and operating under the premise that **"if you're not moving forward, you're falling back,"** Springs Valley is excited to announce that we are opening a banking center in Washington, Indiana. We have hired a seasoned commercial banker, John Clauss, who was born and bred right in Washington and who will lead our operations there. Occupying the end-cap of a retail strip near the Washington Walmart, the new banking center will reflect a modern, heavily branded banking space, supported by a plethora of technology (drive-up ATM, cash recyclers, touch-screens, etc.), and staffed by a team of 5 or 6 relationship-focused bankers. Senior Management and the Board of Springs Valley Bank & Trust are targeting a Grand Opening sometime in the first half of the year dependent upon contractors' ability to execute the property improvements we have planned.

While this new launch is exciting, it also represents the continued transformation of the Springs Valley banking experience which integrates all delivery channels (mobile, digital, and physical) seamlessly, and a challenge in 2019 to replicate the Bank's previous seven years of record performance. Management and the Board would like to welcome greater Washington to community banking the "Springs Valley way." We also invite potential investors to check out our financials and OTCQX stock quote trades on [www.otcmarkets.com](http://www.otcmarkets.com), ticker SVBT.

*May 2019 be a safe and prosperous  
year for you and yours!*





## Help Us Welcome John Clauss

Springs Valley Bank & Trust Company is pleased to welcome John Clauss as Vice President & Commercial Loan Officer. Clauss's banking career spans more than 30 years in commercial and retail lending. He was also a Bank Examiner for the State of Indiana Department of Financial Institutions. Clauss holds a Bachelor of Science in Finance from Indiana University and an Associate of Science in Banking & Finance from Vincennes University. He is the 2017 recipient of the Federal Home Loan Bank (FHLBI) of Indianapolis Community Spirit Award and a graduate of the Graduate School of Banking in Madison, WI.

"I'm ready to hit the ground running and return to serve the banking and financial needs of the communities of Daviess, Martin, and surrounding counties," said Clauss. "I am committed to Springs Valley's core values which are reflected in their accomplishments to create beneficial relationships with businesses and entrepreneurs."

John is a Charter board member and Board President of Daviess County CEO (Creating Entrepreneur Opportunities), Treasurer of Washington Powerhouse, and board member of Plainville Housing Corporation. Volunteerism includes Ronald McDonald House Charities of Ohio Valley and Bethel Mall. Clauss was previously involved in Junior Achievement of Daviess County and Catholic Charities of Evansville. He resides in Dubois County with his wife, Kelly, who is employed with Memorial Hospital and Health Care Center. Clauss attends Precious Blood Catholic Church. His mother is Margaret Clauss who resides in Washington, Indiana. Margaret's maiden name is Haller and she is originally from Jasper, Indiana.

"John Clauss is a seasoned, relationship-driven banker, with over thirty years' experience, who adds depth to Springs Valley furthering our commitment to provide customer service excellence and quality products and services to the communities we serve," said Craig Buse, SEVP & CLO.

Mr. Clauss will be serving Daviess, Martin, and surrounding counties. He can be reached at 812.634.4971 or [jclauss@svbt.com](mailto:jclauss@svbt.com). His primary office is located at the Jasper 1500 Main Banking Center.



HELP US  
**Welcome**

**Mara Ramirez**  
Personal Banker | 812.634.4861

We're pleased to announce the newest member of our Springs Valley team.

*Welcome to the team, Mara!*



svbt.bank | 800.843.4947 Member FDIC



AYÚDANOS A DAR LA  
**bienvenida**

**a Mara Ramirez**  
Banquero personal | 812.634.4861

Estamos encantados de anunciar el nuevo miembro de nuestro equipo de Springs Valley.

*¡Bienvenido al equipo Mara!*



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HELP US  
**Welcome**

**Marissa Hasenour**  
Call Center Customer Service Representative | 812.634.4870

We're pleased to announce the newest member of our Springs Valley team.

*Welcome to the team, Marissa!*



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# Springs Valley Bank & Trust Company to Open a Banking Center in Washington, IN!

Springs Valley Bank & Trust Company (a wholly owned subsidiary of SVB&T Corporation) has a community banking model that is unlike other banking models today. While many financial institutions are reducing the number of banking centers or simply exiting markets altogether, Springs Valley has chosen to do just the opposite.

Springs Valley plans to open a full-service Banking Center in Washington, Indiana. The new location at Washington Shopping Center, 1717 South State Road 57, Suite A will open early 2019.

"A convenient physical presence, augmented by a robust digital suite of products and supported by names and faces that are highly recognizable, is the superior customer service experience that Springs Valley brings to Washington, Indiana," said Jamie Shinabarger, President & CEO.

Springs Valley Bank is a \$400 million financial institution with current locations in Dubois and Orange Counties. Springs Valley's Financial Advisory Group holds assets of \$472 million and specializes in retirement planning, estate planning, tax planning and wealth management. The Washington Banking Center will have retail, residential mortgage, commercial lending, and financial services, as well as an Interactive Teller Machine (ITM) service.

"The Springs Valley Team is excited to develop new friendships and partnerships with the opening of the Washington Banking Center," said Craig Buse, SEVP & CLO. "Our team will work hard to deliver superior service to help enhance the financial quality of life in Washington, Indiana as well as its surrounding communities."

## Ag Matters Event

On Wednesday, December 5, 2018, Springs Valley held another successful Ag Matters Event!



# Fast Break!

15 MONTH CD SPECIAL

# 2.53%

ANNUAL PERCENTAGE YIELD\*



*Joel, (left) and Laine, (right) sons of  
Valerie Wilkins,  
Vice President & Commercial Loan Officer*

Move fast and be an MVP using  
Springs Valley's Certificate of  
Deposit Special!

*Loyal to you, your family,  
and your future.*



## **springsvalley**

BANK & TRUST COMPANY

\* The Annual Percentage Yield (APY) is accurate as of 01/03/19 and is subject to change without notice at any time. \$1,000.00 minimum deposit required. Penalty for early withdrawal. Fees may reduce earnings. Public Funds are not eligible for this offer. Other terms and conditions may apply. Interest will be credited into this account annually, or into your Springs Valley deposit account annually. Call 800.843.4947 to determine if any of this information has changed.