



*Fleur de Lis*

# Sentinel

FIRST QUARTER 2019

FOR REALTORS

## 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 ITM, 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.otcm Markets.com](http://www.otcm Markets.com), ticker SVBT.

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



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and your future.*

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"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."

