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APRIL 2019

FOR OUR COMMUNITY

Celebrate Community Banking Month!

April is Community Banking Month across the United States. It's our opportunity to celebrate and advocate!

We celebrate community banking as the fuel of our communities' "engine of commerce." Manufacturing, farming, retail, households, and small business all depend upon community banking to move money, process credit cards, purchase inventory, pay rent, etc.,... in a nutshell, to open their doors each day.

We advocate for community banking because it is a crucial part of the business ecosystem. When you deposit money at your local community bank, those funds go to work right in your own backyard. While our big bank brethren (national, super-regional, and regional banks) also provide some of the same financial services, they simply cannot provide the same personalized customer experience largely due to operating constraints dictated by managing a "large" organization. Innovative, risk and relationship-based solutions like an on-balance sheet mortgage when it doesn't conform to secondary market standards, financing a business in an industry that happens to be in a negative

economic cycle, or working one-on-one with the loan officer who made your loan when there's a life event that causes payment disruption are just a few examples of how smaller community banks make a difference in the lives of our customers each and every day. When you buy a home or business, make a deposit, or hold a Trust account at a community bank in Dubois, Orange, and adjoining counties, all other things being equal, you can be sure that your community benefits – not Evansville, Indianapolis, or Ft. Wayne.

The majority of community bank shareholders also reside locally, so even the income that is generated by investing in your community bank stays local.

If you like the Springs Valley Bank & Trust community bank story, learn more about owning a piece of the bank that is "Focused on You" by visiting our website at www.svbt.bank and clicking on the Investor Relations tab.

So please join us in celebrating and advocating Community Banking Month in April!



Meet Our Dubois County Deposit Team!



Pictured left to right: Kylee Eckert, Cheri Brosmer, Lindsey Hasenour, Debbie Gardner, Lisa Stephens, Craig Buse, Julie Wininger, Hannah Sibrel, Sheila Stafford, Nicole Ford, Dara Krodel, Angie Jones, Mara Ramirez

STOP BY ANY BANKING CENTER AND ASK ABOUT OUR VACATION CLUB COLORING CONTEST!









Community Banking Month GIVEAWAY

You could win one \$100 gift card!

Stop by any Springs Valley Banking Center to pick up your activity card, or print from our website or social media. Fill out your card for that activity and turn it in to a Springs Valley employee. All entries must be turned in by the end of day, **Monday, May 6, 2019**.

Drop off non-perishables for a local food pantry.	Stop by any Banking Center to sign up for our Yard Package giveaway! (After April 8th)	Stop by any Banking Center on any Friday in April to pick up a sunflower seed packet.* Stay tuned this fall for our Sunflower promotion!	The Springs Valley Trust Department recently had a name change. What is their new name? Answer
Name	Name	Name	Name
Phone	Phone	Phone	Phone
eMail	eMail	eMail	eMail
Open a NEW Springs Valley Savings Account. (Check out our current Savings Account promotion!)	Shop a local business. Business Name	If you won \$100, share what you would do with it. (at a banking center or on social media)	Complete a random act of kindness.
Name	Name	Name	Name
Phone	Phone	Phone	Phone
eMail	eMail	eMail	eMail
In honor of Community Banking Month, share a favorite memory of Springs Valley Bank & Trust Company. (at a banking center or on social media)	What year was Springs Valley founded? Answer	Shop another local business. Business Name	Distribute 5 Tell-A- Friend coupons.
Name	Name	Name	Name
Phone	Phone	Phone	Phone
eMail	eMail	eMail	eMail
In honor of Earth Day, plant a tree.	In honor of Community Banking Month, share your first job. Where was it? What did you do? (at a banking center or on social media)		
Name	Name		
Phone	Phone	spring	svalley
oMail.	on to it		

BANK & TRUST COMPANY

Terms of Endearment

Check out our customized CD terms.

You'll find the one vou love.

Simple, easy and straightforward. At Springs Valley, you have a range of great savings options with our Certificates of Deposits. Choose the term that's best for you - you'll love the returns.

Call or stop by any banking center to speak to one of our personal bankers!

Terms and conditions may apply.

Loval to you, your family.









Grow your savings when Springs Valley deposits \$10.00 into your new Springs Valley Savings account.

Open a Savings Account during the month of April and receive \$10.00.

BENEFITS:

- Mobile Banking
- Online Banking
- Mobile Deposit
- eStatements

Minimum opening deposit of \$100.00 required. Must be a new savings account. Must be new money. Offer good through April 30, 2019. Bank rules & regulations may apply. \$10.00 incentive may be reported on a 1099-INT. The \$10.00 will be identified as "April Promo" on your savings account statement and deposited within thirty days of account opening.



