



Fleur de Lis

Sentinel

SEPTEMBER 2019

FOR OUR COMMUNITY

Springs Valley's Fixed Rate HELOC

No annual fee. **No closing costs.** No kidding.

Did you know Springs Valley has an all new fixed rate Home Equity Line of Credit Conversion Option? Our new product offers a conversion to a 3.79% APR* fixed rate lock on a Springs Valley Home Equity Line of Credit. This means you open a variable-rate home equity line and then lock in a portion of that line (\$5,000 minimum) at a fixed interest rate for a specified term. This allows you to take advantage of low interest.

Here's how it works! You may have \$25,000 available on your Home Equity Line. You can fix a portion, say \$10,000 at a low fixed rate for a 5–10-year term. The remaining \$15,000 is still available to you at a variable rate, or to lock in at a fixed rate at another time. You can have up to three rate locks in place at a time.

3.79%
APR*
5 YEAR FIXED RATE
**HOME
EQUITY**
LINE OF CREDIT



*Limited time offer. Rates, terms, and conditions effective August 12, 2019. Rates and terms may change at any time. Subject to credit approval. Other restrictions may apply. APRs are based on a loan-to-value of 80% or less loan-to-value ratio (85% loan-to-value if first mortgage is with Springs Valley). In no event will the Periodic Rate result in a corresponding Annual Percentage Rate that is less than 3.500% per annum or more than 18.000% per annum. Your account will be subject to a variable Annual Percentage Rate equal to the Wall Street Journal Prime in effect plus 0.25%. Existing Home Equity Line of Credit must increase by \$10,000.00. Consult your tax advisor regarding interest deductibility. You must carry insurance on the property that secures your Home Equity Line of Credit. Must have a Springs Valley deposit account.

Springs Valley Bank & Trust Company provided The Timbers of Jasper & Springs Valley Meadows with their annual **Wish Comes True Grant.**

In 2017, Springs Valley joined CRA Partners to help vulnerable seniors by funding the Senior Crimestoppers program to protect those who live and work in this local senior care facility.

CRA Partners, powered by the Senior Housing Crime Prevention Foundation, is a national organization that guarantees banks federally mandated CRA credit through the operation of the turn-key Senior Crimestoppers program providing safe and secure living environments for our nation's low to moderate income seniors. Through flexible funding options such as CRA-qualified community development loans, investments or grants, banks provide the program in senior housing facilities, HUD communities and state Veterans homes while garnering positive public relations exposure in their communities.

Crime against the elderly in our society is a longstanding, constant battle that can be reduced and prevented through the operation of the Senior Crimestoppers program in nursing homes and assisted living facilities. Senior Crimestoppers is a coordinated set of components that work together to create a zero tolerance to crime platform in senior housing facilities. Components include cash rewards up to \$1,000 paid anonymously for information about wrongdoing of any kind, personal lockboxes for the residents, and effective, on-going education and training for staff members and residents. Senior Crimestoppers has reduced all aspects of crime in participating facilities by 95%.

A component of the Senior Crimestoppers program is the annual Wish Comes True grant. The Timbers of Jasper Wish Comes True grant will be utilized to purchase supplies for activities and the Springs Valley Meadows Wish Comes True funds will be used to purchase bird feeders, bird feed, and flowers for the facility.



Zelle® Now Live!

In Springs Valley Bank & Trust Company Mobile Banking App



Springs Valley Bank & Trust Company announces the Zelle experience is now **LIVE** in its mobile banking app and within Springs Valley's online banking. Embedded into the digital banking experience of Springs Valley, Zelle enables convenient person-to-person (P2P) payments.

"Springs Valley is excited to be able to partner with Zelle to provide our customers with a fast, safe, and easy way to send and receive money in minutes to people they know and trust," said Dianna Land, SEVP of HR/Marketing. "As the banking world becomes increasingly digital, Zelle is another way Springs Valley offers convenient, eZBanking while still holding true to its values of being a local, community bank focused on building relationships and providing personalized customer service."

The Zelle Network® includes banks and credit unions of all sizes. For more than 95-million consumers, Zelle is already available from the convenience of their mobile banking app, making digital payments a fast, safe and easy alternative to cash and checks. Zelle allows for funds to be sent from one bank account in the U.S. to another, using only a recipient's eMail address or U.S. mobile number. Funds are typically available within minutes when both parties are already enrolled with Zelle.

About Zelle®

Brought to you by Early Warning Services, LLC, an innovator in payment and risk management solutions, Zelle makes it easy, fast and safe for money to move. The Zelle Network® connects the nation's leading financial institutions, enabling consumers to send fast person-to-person payments to friends and family with a bank account in the U.S. Funds are available directly in consumer bank accounts typically within minutes when the recipient is already enrolled with Zelle. To learn more about Zelle and its participating financial institutions, visit <http://www.zellepay.com>.

¹To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle. ²Must have a bank account in the U.S. to use Zelle.

GRAND OPENING

CELEBRATION OF OUR

WASHINGTON BANKING CENTER

1717 SOUTH STATE ROAD 57, SUITE A WASHINGTON, IN 47501

SEPT 16-20, 2019

SIGN-UP FOR A \$1,000 PRIZE DRAWING!
LIVE REMOTE BROADCAST FRIDAY, SEPT 20 FROM 11-1
JOIN US FRIDAY, SEPT 20 FROM 11-1 FOR FOOD, FUN, & ICE CREAM!

*No purchase necessary to win (need not be present to win). Entrants must be 18 years of age or older. Limit one entry per person. Entries accepted starting Monday, September 16, 2019 at 8:30 a.m. (EST) and will end on Friday, September 20, 2019 at 4:00 p.m. (EST). One \$1,000 gift card will be awarded. No cash equivalent, substitution, or transfer of prize permitted. Official Terms & Conditions available upon request. Ask us for details. Bank rules and regulations may apply. To request a mail-in entry form, eMail marketing@svbt.com or call 800.843.4947.

Thanks a BUNCH!

**we
appreciate
you!**

Springs Valley invites you to join us for our customer and community appreciation cookout.

Enjoy a scoop of our Springs Valley Swirls Ice Cream and register for prize drawings!*

September 6	September 13	September 27
11 am to 1 pm	11 am to 1 pm	11 am to 1 pm
Food, Fun, Camaraderie & Ice Cream	Food, Fun, Camaraderie & Ice Cream	Food, Fun, Camaraderie & Ice Cream
Valley Banking Center, 8482 W State Road, French Lick	Jasper Banking Center, 1500 Main Street, Jasper	Paoli Banking Center, 867 North Gospel Street, Paoli

A special invitation is extended to any service personnel. We'd like to see you!



Ash Rockers and Table



springsvalley

BANK & TRUST COMPANY

Loyal to you, your family, and your future.

*No purchase necessary to win (need not be present to win). Entrants must be 18 years of age or older. Limit one entry per person. Entries accepted starting Monday, August 26, 2019 at 8:30 a.m. (EST) and will end on Saturday, October 12, 2019 at 12:00 p.m. (EST). Drawing will be held on Tuesday, October 15, 2018. One set of Ash Rockers and Table will be awarded at each banking center. No cash equivalent, substitution, or transfer of prize permitted. Official Terms & Conditions available upon request. Ask us for details.