



Fleur de Lis

Sentinel

FOURTH QUARTER 2019

FOR REALTORS

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 names Amber Lewellyn Mortgage Loan Officer

Springs Valley Bank & Trust Company recently named Amber Lewellyn, Mortgage Loan Officer servicing Orange and surrounding counties. "Amber's years of experience in banking along with her ties to the community will continue the fulfillment of Springs Valley's mission to improve the quality of life in our local communities," said Craig Buse, SEVP & CLO.

Amber graduated from Paoli Jr. & Sr. High School. She began her career with Springs Valley in 2015 as a Loan Processor at the Paoli Banking Center. Amber resides in Paoli, Indiana with her husband Russell and their two children, Oscar (12), Owen (9). Amber's hobbies include baking, reading, and spending time with her family. "I am excited to take this next step in my career as a Mortgage Loan Officer with Springs Valley," stated Amber. "It is very rewarding to assist our customers with their home ownership dreams."

Amber can be reached at 812.936.5652 or alewellyn@svbt.com. NMLS# 1851036. Amber's primary office is located at the Paoli Banking Center.



Springs Valley Bank & Trust Company to open a Banking Center in Princeton, Indiana

Springs Valley Bank & Trust Company purchased the First Financial Bank, N.A. building located at 1501 West Broadway, Princeton, Indiana.

First Financial Bank N.A. and Springs Valley Bank & Trust Company, a wholly owned subsidiary of SVB&T Corporation, have signed a definitive agreement for the sale of the banking center located at 1501 West Broadway, Princeton, Indiana. This sale is real estate only. Springs Valley will open their full-service Banking Center late 2019 or early 2020.

“As a relationship bank, we are pleased to expand into Gibson County and introduce the Springs Valley brand and our competitive products and services to the residents and business owners of the local communities,” said Jamie Shinabarger, President & CEO.

Springs Valley Bank is a \$440 million financial institution with current locations in Dubois, Orange and Daviess Counties. Springs Valley’s Financial Advisory Group holds assets of \$470 million and specializes in retirement planning, estate planning, tax planning and wealth management. The Princeton Banking Center will have retail, residential mortgage, commercial lending, and financial services.

“The Springs Valley Team is excited to develop a presence and build relationships with Gibson County communities,” said Craig Buse, SEVP & CLO. “Ross Key’s, Springs Valley’s Agriculture Relationship Manager, primary office will be located at the Princeton Banking Center and he will have a team of local faces helping him enhance the financial quality of life in the community.”

Meet Our Loan Support Team!

Pictured Left to Right:
Linda Rice, Denise Miller,
Tammy Emmons, Katie Galloway,
June Hochgesang, Craig Buse,
Brian Schwartz, Kabrea Robling,
Kelly Weisenberger, Rachel Miller,
Kelly Hooten Not pictured:
Alexis Qualkenbush

