



Fleur de Lis

Sentinel

OCTOBER 2019

FOR OUR COMMUNITY

Speak up, “security,” it seems we may not be able to hear you!

By Tony Anscombe, *Global Security Evangelist & Industry Partnership Ambassador, ESET*

Cybersecurity and privacy have become commonly used words in today's world, due to the integration of technology into the very fabric of our lives. Wherever you go and whatever you do – riding public transit home, hiking a mountain or lazing about on the beach – there is a high probability that you will encounter someone fixated on a small screen interacting with a digital world.

We are living during one of the most exciting times in history, the digital revolution. As with all revolutions, there are risks, concerns and considerations. Take, for example, the Industrial Revolution – there was risk of reduced demand for skilled workers, and the power loom added significant physical risk to the operator. The expectation was that machines would eliminate jobs and that safety would be an issue. The same, but in a slightly different context, can be said of the digital revolution we are currently experiencing.

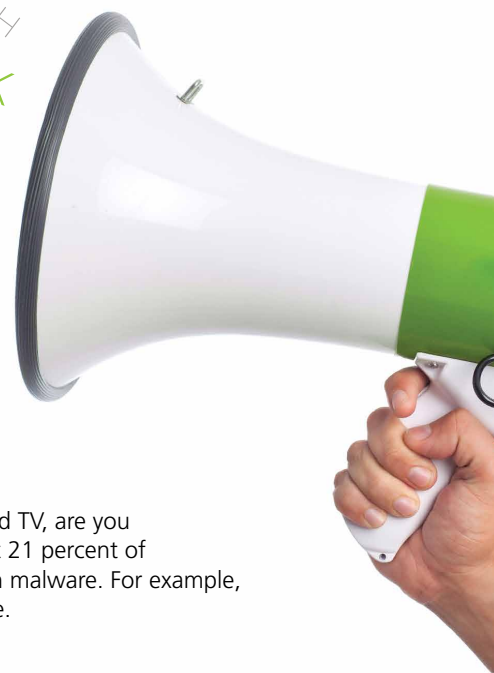
People and society evolve; they adapt to the changes in the environment and address the challenges that come with it. In 2004, Facebook started social networking and then in 2007 Apple released the iPhone; both are examples of the rapid integration of the digital revolution into our everyday lives. Is it truly expected that we can understand and appreciate the risks and dangers in this fast-moving revolution? History demonstrates that it takes time to understand and develop the skills to adapt and reduce risk.

National Cybersecurity Awareness Month is dedicated to helping us learn how to integrate technology into our lives and to stay safe and secure while doing so. Take a moment to look around your home or office and call out the devices that are connected; it may surprise you just how many there are and what functions they are fulfilling. We, ESET, recently conducted a survey, and it probably will not be surprising that 45 percent of respondents confirmed they have up to five connected devices in their home and 8 percent admitted to having more than 15.

When you sit down to watch a favorite TV show tonight, will you be streaming it? If using a connected TV, are you concerned that cybercriminals could be targeting your TV? If yes, then you are in an elite group of just 21 percent of respondents. Yet, the risk is real: many connected TVs run operating systems that can be infected with malware. For example, your TV could be used to mine cryptocurrency or send spam while in standby without your knowledge.

continued on page 2

DATA BREACH
CYBER ATTACK
NETWORK SECURITY
CYBER ATTACK
DATA BREACH
NETWORK SECURITY



The convenience of digital assistants is also sweeping the nation, with one in four respondents responding they have indulged in a digital assistant. The always-listening device has caused some to be concerned, though, with 23 percent noting that they are “concerned” the device is listening or recording them.

All of these connected gadgets – phones, tablets, PCs or Internet of Things (IoT) devices – connect to the internet through the household router, which is often offered by a cable provider. The same cable provider that provides public Wi-Fi, through a segmented part of routers located in people’s homes. While 50 percent of survey respondents confirmed their router is not being used for public Wi-Fi, 35 percent said they did not even know whether it is or is not being used in such a manner.

The router is the conduit to the outside digital world and protecting it from cybercriminals should be a top priority, yet, 58 percent indicated they have not changed the password or know if it remains set to the default one when it was acquired. The default passwords that manufacturers set on routers are well known to savvy technology users, and cybercriminals continue to use this easy method for gaining access to home networks.

Securing the technology in our homes should be a primary concern, but as our survey demonstrates, this is not always the case. Our

desire to plug in and enjoy connected devices appears to outweigh the time and effort needed to ensure they do not compromise our security or privacy. The issue will undoubtedly gain momentum as we connect more devices. The next time you purchase a device, please pride yourself in joining an elite group of just 18 percent respondents and ensure that it has encryption features (and, if you research the device to ensure it has no known security or privacy issues, then join an even more exclusive group of just 14 percent).

These statistics from our survey highlight the need for further awareness and engagement and the need for us to adapt safely and securely in the digital revolution. I want to leave you with a more positive stat – 70 percent of parents worry about the security and privacy of devices their children use. This concern will hopefully drive change as parents inherently take action to protect their children.

My call to action for you during National Cybersecurity Awareness Month is simple: take a step back; look at what’s connected; understand what data is being collected or shared; change a password (or two); research the devices connected for known issues and, in summary, audit your connected world to make certain that your evolution in the digital age goes without hindrance. As our partners at the National Cyber Security Alliance advise, Own IT. Secure IT. Protect IT.

Source: <https://staysafeonline.org/blog/speak-up-security/>

Washington Banking Center Grand Opening

Springs Valley Bank & Trust Company recently marked the opening of its Washington Banking Center with a ceremonial ribbon cutting on Thursday, September 12, 2019. The new facility provides customers with a full-service, banking center conveniently located in Washington at 1717 South State Road 57, Suite A Washington, IN 47501.

Members of the community and local government officials joined the Springs Valley Board of Directors, its officers and employees for this special occasion. “We value our relationships in every community we serve, and already have strong ties to Washington and the surrounding communities”, said Jamie Shinabarger, President and CEO at Springs Valley. “We have assembled a local team with significant banking experience and commitment to the community.”

A grand opening celebration was held from September 16 through September 20. Springs Valley had several activities throughout the week for the new Washington Banking Center’s opening. Customers were able to register for various prizes during the week of the celebration. Promotional offers continued throughout the month of September.

“Our Springs Valley team is delighted by the warm welcome we have received from the Washington residents and businesses,” said Kandi Thompson, Washington’s Banking Center Manager. “We invite Daviess County residents to join us for all of their banking needs.”



Springs Valley Rolls Out Video Banking in Washington, Indiana

Springs Valley Bank & Trust Company continues to create value for its customers with the introduction of video banking. In July, Springs Valley rolled out its first Interactive Teller Machine (ITM) in Washington, Indiana to further establish convenient, eZBanking.

The ITM is a digital extension of Springs Valley's physical Washington Banking Center and both are located at 1717 South State Road 57, Suite A, Washington, IN 47501.

The ITM offers instant two-way audio and video interaction with Springs Valley's Virtual Personal Bankers. Transactions at the ITM are just as secure as if the customer were doing a face-to-face transaction and are processed the same way.

Springs Valley's Virtual Personal Bankers will be available from 8:30am to 5:00pm Monday through Thursday, 8:30am to 5:30pm on Friday, and from 8:30am to 12:00pm on Saturday. The ITM also offers regular ATM services 24 hours a day.

"The ITM looks like an ATM; however, the major difference is customers can have real time, face-to-face conversations with Springs Valley's Virtual Personal Bankers," said Craig Buse, SEVP & CLO/COO. "This allows customers to complete most of their banking transactions with a Springs Valley team member, via video conferencing, the same as if they went inside the bank or used a traditional drive-thru."

Almost all transactions customers can do inside the banking center or at a drive-thru can be done at Springs Valley's ITM and with one of our Virtual Personal Bankers. Customers can make deposits, withdrawals, transfers, loan payments, cash checks, and more.

"This innovative technology allows Springs Valley to deliver on its mission to enhance the financial quality of life in our communities," said Dianna Land, SEVP & HR/Marketing Manager. "This is another way Springs Valley offers convenient, eZBanking while still holding true to its values of being a local, community bank which focuses on building relationships and providing personalized customer service."



Springs Valley 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 47670.

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 47670. 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".

Wellness Certification Award Given

Springs Valley Wellness Committee Members Brandon Ferguson and Donna Wendholt received the AchieveWELL Three Star certification award from the Wellness Council of Indiana on September 17, at the 2019 Indiana Wellness Summit in Indianapolis.



Oh Yeah! Totally FREE eZChecking¹

*Stop being nickel and dimed by
other banks and credit unions.*

NO FEES, PLENTY OF FEATURES:

- **No** minimum balance
- **No** monthly service charge
- **Only \$50.00 minimum** opening deposit
- **FREE** eStatements or paper statements
- **FREE** Instant Issue Debit Card²
- **FREE** Mobile Banking with Mobile Deposit³
- **FREE** Online Banking
- **FREE** Online Bill Pay
- Access to over 55,000 **FREE-FREE ATMs**

Pictured: Megan Bromm, System Analyst

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



springsvalley

BANK & TRUST COMPANY

svbt.bank

| 800.843.4947 | Since 1902



Member FDIC



¹Minimum opening deposit of \$50.00 required. ²Some fees and conditions may apply. Instant Issue only applies to in-banking center visits. Springs Valley does not mail Instant Issue Credit Cards, nor do we prepare them in advance of the customer's in-banking center visit. ³Springs Valley Mobile Deposit is available for select mobile devices. Download the Springs Valley Mobile App. Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. See svbt.bank/MobileDeposit for details and eligible mobile devices.