



*Fleur de Lis*

# Sentinel

APRIL 2020

FOR OUR COMMUNITY

## Una Celebración For You!

by Lorena Gonzalez, Assistant Banking Center Manager & Treasury Management

April is Community Banking Month across the United States and a time for us to celebrate you - our customer, our community. With more than 6,600 businesses and organizations in our footprint we can fully serve all types of businesses and, in return, provide more to our local communities through donations and sponsorships. The **responsiveness** required by our diverse market is immediate and available through the **competence** and **teamwork** of our staff. In taking the **initiative**, and a step further, to care for our community we will stand by you. Since 1902, our focus has continued to be our community and our commitment to you and your financial needs. With our **Core Values** in mind, this month of April, we celebrate you, our community.

*Abril es Mes de Banco Comunitario a través de los Estados Unidos, y un tiempo para nosotros celebrarte a ti- nuestro cliente, nuestra comunidad. Con más de 6,600 negocios y organizaciones en nuestra huella comercial podremos completamente servir todo tipo de negocios y en cambio dar mas a nuestra comunidad local a través de donaciones y patrocina miento. La respuesta inmediata requerida por nuestro comercio tan diverso es posible a través la competencia y trabajo en equipo de nuestro personal. En tomar la iniciativa y un paso más allá para poder cuidar a nuestra comunidad al estar contigo. Desde 1902, nuestro enfoque a continuado ser nuestra comunidad y nuestro compromiso así a ti y tus necesidades bancarias. Con nuestros valores fundamentales en mente, este mes de Abril, te celebramos a ti, nuestra comunidad.*

THE COMMUNITY  
BANKING VOICE

## IS GETTING LOUDER...



<https://www.census.gov/quickfacts/fact/table/orangecountyindiana,princetoncityindiana,washingtoncityindiana,duboiscountyindiana/PST045219>

## WE'RE LISTENING



## OUR MISSION

Springs Valley Bank & Trust Company will enhance the financial quality of life in our communities by focusing on you.

## COVID-19 UPDATES

As a community bank, Springs Valley's goal is to support the communities we serve. If you foresee financial difficulties for yourself or your business due to being impacted by COVID-19, we urge you contact us today. Springs Valley's Banking Team has several options to help you navigate your potential hardship, such as loan deferrals, interest only options, and fee waivers.

### An important update for our valued customers:

As we all are trying to adapt during this time of uncertainty surrounding COVID-19 (Coronavirus), Springs Valley Bank & Trust is taking precautionary steps to help protect our customers, employees, and community.

Beginning Monday, March 23, 2020, our drive-up window services will continue to be open with regular business hours. For banking center hours visit [svbt.bank](http://svbt.bank). The following banking center lobbies will be temporarily closed until further notice:

### Lobby closings: Only drive-through banking will be available at the following banking centers:

**Jasper – Main Street** - 1500 Main Street, Jasper, IN 47546

**Jasper – Third Avenue** - 865 3rd Avenue, Jasper, IN 47546

**Paoli** - 867 North Gospel Street, Paoli, IN 47454

**Princeton** – 1501 West Broadway, Princeton, IN 47670

**Valley** – 8482 West State Road 56, French Lick, IN 47432

Lobby closings: Only ITM banking will be available at the following banking center:

**Washington** – 1717 South State Road 57, Suite A, Washington, IN 47501

### Lobbies will be open by appointment only.

**Jasper** – Main Street, 1500 Main Street, Jasper, IN 47546

Call 812.634.4912

**Jasper – Third Avenue** – 865 3rd Avenue, Jasper, IN 47546

Call 812.634.4894

**Paoli** - 867 North Gospel Street, Paoli, IN 47454 Call 812.936.5616

**Princeton** – 1501 West Broadway, Princeton, IN 47670

Call 812.635.5018

**Valley** – 8482 West State Road 56, French Lick, IN 47432

Call 812.936.5625

**Washington** – 1717 South State Road 57, Suite A, Washington, IN 47501 Call 812.674.5431

### For all other banking questions please call 800.843.4947.

Night depository also available for your banking transactions throughout the day. All transactions in the night depository will be processed throughout the day, Monday-Friday.

### Our mobile and online services include:

Springs Valley strongly encourages you to use our digital tools and other resources for self-service banking and 24/7 account access. You can access your accounts online or by using the Springs Valley Mobile app at your convenience. Online and/or via our mobile app, you can make

payments, view transactions, check balances, find an ATM, turn on/off your debit card (mobile app only), and more. You can also receive eStatements on your online banking to help with increased security, quicker delivery, and less handling of paper.

If you haven't enrolled in **online or mobile access**, it only takes a few minutes. Enroll now in online banking. For mobile banking, visit your mobile device's app store or click here for help with enrolling in mobile banking.

A **Springs Valley Virtual Personal Banker** can assist you with your banking transactions right from your vehicle at our **Interactive Teller Machine (ITM)** located at our Washington Banking Center (1717 South State Road 57, Suite A Washington, IN 47501). A **Virtual Personal Banker** is available Monday through Thursday from 8:30 a.m. to 5:00 p.m.; Friday from 8:30 a.m. to 5:30 p.m.; and on Saturday from 8:30 to 12:00 p.m.—all EST.

**Springs Valley's Online Chat** is another great example of our convenient, eZBanking. Plus, you'll get the online safety and security you expect from Springs Valley. No need to drive to a banking center. You don't even have to pick up a phone. Just go to [svbt.bank](http://svbt.bank) and click on the green chat button in the upper right-hand corner.

### Take your online banking to a new level!

If you find yourself needing a mortgage or consumer loan, visit our **Online Mortgage Center or Online Consumer Loan Center** to get preapproved.

Need to open a new checking or savings account? Go to [svbt.bank](http://svbt.bank) get started!

**Zelle®\*** is a fast, safe and easy way to send or request money person-to-person by using a recipient's cell phone number or eMail address.

Using your **Debit Card** whenever possible to pay for items rather than using cash. **Mobile Wallet**, which offers a touchless way to pay for goods and services. **Fee-free ATMs** that offer an easy way to get cash, and deposit bills and checks. **TransferNow™** through online and mobile banking, you can use TransferNow to transfer funds between your account(s).

### Other ways we can help:

Customers facing "financial difficulties" due to the COVID-19 are urged to contact their Springs Valley Banker or 800.843.4947. We are committed to looking at options to help our customers through this difficult time.

Bank deposits are FDIC-insured. This means your checking accounts, savings accounts, money market deposit accounts and certificates of deposit are insured up to \$250,000 per depositor. Not one penny has ever been lost in an FDIC-insured account. There is no better place for your money than your bank.

Thank you for your patience and understanding during these unprecedented times. Feel free to call us at 800.843.4947 or visit us online at [svbt.bank](http://svbt.bank) if you have any questions about Springs Valley's products and services, or to learn more about how we can help.

\*Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

# Ryan Heim Appointed as Senior Executive Vice President & Chief Financial Officer

SVB&T Corporation (OTCQX: SVBT), French Lick, IN, the bank holding company of Springs Valley Bank & Trust Company, announces the appointment of Ryan Heim as Senior Executive Vice President & Chief Financial Officer (CFO). He is superseding Darrell Blocker who announced his plans to retire March 31, 2020. As CFO, Heim will be responsible for the financial operations of Springs Valley Bank & Trust Company and its holding company, SVB&T Corporation.

Heim is a 2004 graduate from Jasper High School and was Valedictorian of his class. He graduated from the Kelley School of Business at Indiana University with Distinction with a Bachelor of Science (B.S.) in Business, majoring in both Finance and Accounting.



He began his career as an Investment Banking Analyst with Dresner Partners Investment Banking in Chicago and was previously employed with Springs Valley Bank & Trust as an Investment Analyst with the Financial Advisory Group before transitioning to the Accounting Department as a Financial Analyst. Heim was most recently employed with Kimball Electronics as Financial Planning & Analysis Manager before rejoining Springs Valley as Vice President and Financial Planning Manager in January 2019.

Heim is a board member of the Dubois County Humane Society, as well as a member of Kiwanis, the Ireland Knights of Columbus, and the national Financial Managers Society. His hobbies include golf, reading, and spending time outdoors hunting and fishing. Heim resides in Jasper.

"I am honored to be afforded the opportunity to join the management team at Springs Valley and very excited to step into this leadership role," said Heim. "I look forward to leveraging my experience to assist with the strategic direction of Springs Valley in the years to come, focusing on the financial success of both our company and the customers we serve."

Jamie Shinabarger, President & CEO stated, "Over the past several years, Ryan has demonstrated a keen business acumen (first in the Financial Advisory Group and more recently in the Accounting Department) and has the natural aptitude to step into the big shoes of his coach and predecessor at the end of the first quarter."

Ryan can be reached at 812.634.4889 or rheim@svbt.com.

## Years of Service

*Celebrating*  
**5 Years of Service!**

Kabrea Robling has been providing great banking service for 5 years at Springs Valley.

**Congrats Kabrea!**

svbt.bank | 800.843.4947 | Since 1902 Member FDIC

A celebratory graphic for Kabrea Robling's 5th anniversary. It features a blue background with a white fleur-de-lis logo. The text "Celebrating 5 Years of Service!" is written in a large, white, cursive font. Below this, a green box contains the text "Kabrea Robling has been providing great banking service for 5 years at Springs Valley." To the right is a portrait of Kabrea Robling, a woman with blonde hair, wearing a grey blazer. Below the portrait, the text "Congrats Kabrea!" is written in a bold, black font. At the bottom, there is a dark blue bar with the text "svbt.bank | 800.843.4947 | Since 1902 Member FDIC" and a small house icon.

*Celebrating*  
**5 Years of Service!**

Sandy Ferrell has been providing great banking service for 5 years at Springs Valley.

**Congrats Sandy!**

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A celebratory graphic for Sandy Ferrell's 5th anniversary. It features a blue background with a white fleur-de-lis logo. The text "Celebrating 5 Years of Service!" is written in a large, white, cursive font. Below this, a green box contains the text "Sandy Ferrell has been providing great banking service for 5 years at Springs Valley." To the right is a portrait of Sandy Ferrell, a woman with short brown hair and glasses, wearing a dark blue blazer. Below the portrait, the text "Congrats Sandy!" is written in a bold, black font. At the bottom, there is a dark blue bar with the text "svbt.bank | 800.843.4947 | Since 1902 Member FDIC" and a small house icon.

*Celebrating*  
**5 Years of Service!**

Cara Cote has been providing great banking service for 5 years at Springs Valley.

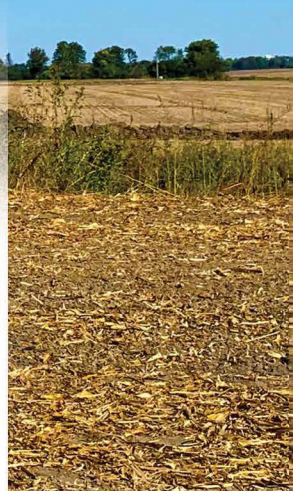
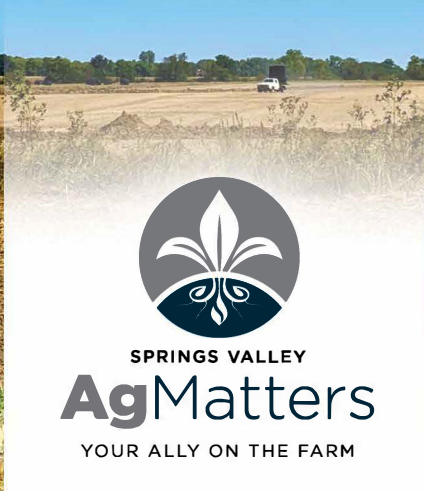
**Congrats Cara!**

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A celebratory graphic for Cara Cote's 5th anniversary. It features a blue background with a white fleur-de-lis logo. The text "Celebrating 5 Years of Service!" is written in a large, white, cursive font. Below this, a green box contains the text "Cara Cote has been providing great banking service for 5 years at Springs Valley." To the right is a portrait of Cara Cote, a woman with long blonde hair, wearing a blue top. Below the portrait, the text "Congrats Cara!" is written in a bold, black font. At the bottom, there is a dark blue bar with the text "svbt.bank | 800.843.4947 | Since 1902 Member FDIC" and a small house icon.



**SAVE THE DATE** | DECEMBER 9, 2020 |



If you are interested in receiving a formal invitation to this Ag Event, call or eMail:

**Ross Key**  
Vice President  
& Agricultural  
Relationship Manager

**812.634.4813**  
rkey@svbt.com

**Wednesday, December 9, 2020**

**Dick Clark's Family Restaurant**  
702 N Prince St, Princeton, IN 47670

9 am CST ~ 3 pm CST

Informational Speakers and Lunch Provided

Formal invitation to follow

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



***springsvalley***

**BANK & TRUST COMPANY**

**svbt.bank** | **800.843.4947** | *Since 1902*



Member FDIC