



Fleur de Lis

Sentinel

MAY 2020

FOR OUR COMMUNITY

Be Alert & Aware

As eligible Americans receive and prepare to receive their economic impact payment from the government, fraudsters are ramping up their efforts to scam people out of their payment. Here are the five most common scams to watch out for:

- Offer early access to payment. There is no exact timeline for when eligible consumers will receive economic impact payments. Anyone who promises early or fast payment in exchange for personal information is most likely a scammer.
- Use suspicious phrases. The IRS has stated that the official term for payments is “economic impact payment.” If you receive any correspondence using the phrases “stimulus check” or “stimulus payment,” it may be a clue that a fraudster trying to take your cash.
- Send “phishy” emails or texts. Government agencies will never correspond through email or text message. If you receive a message with a link asking you to register online in order to receive your economic impact payment, you are most likely being scammed. Do not click on the link.
- Make bogus phone calls and texts asking for personal information. Consumers do not need to take any action to receive their economic impact payment. If you receive a phone call or text from someone

claiming to be from your bank or a government agency asking to verify your personal information, hang up immediately and call your bank or report it to the IRS.

- Mail a phony check. Some scammers will send out fake checks – with either the correct or incorrect economic impact payment amount – and require the recipient to verify personal information in order to cash it. The only mail correspondence you should receive will come from the IRS in the form of a letter with information on how the economic impact payment was made and how to report any failure to receive the payment.



DIGITAL SERVICES INSTRUCTIONS

These great services are available to you when you sign up for Springs Valley's Online Banking - plus they are all **FREE!** Just sign up for online banking to get started!

MOBILE BANKING - View account balances, transactions, transfer funds, and pay bills all from your mobile device.

1. Visit your mobile device's app or play store. 2. Download the Springs Valley Bank & Trust Company app. 3. Use your Online Banking credentials to log into the mobile banking app.

MOBILE DEPOSIT

Take photos of the front and back of your check and submit. It's that easy.

1. Log into Mobile Banking
2. Choose "Deposit"
3. Select "Deposit A Check"
4. Select Account to "Deposit Into"
5. Enter "Check Amount"
6. Take a photo of the front of the check and select "Use" or "Retake"
7. Take a photo of the back of the check and select "Use" or "Retake"
8. Select "Edit" or "Make Deposit"
9. If "Make Deposit" is selected, you will get a message, "You have successfully submitted a check deposit of \$"

eSTATEMENTS

The quickest, most convenient way to receive your bank statements!

1. Log onto Online Banking
2. Click on "Profile"
3. Scroll down to Electronic Statements
4. Click "Edit"
5. Select which account(s) you want eStatements for
6. Confirm eMail address
7. Change delivery method to "eStatements"
8. Read and review "Electronic Statements Terms and Conditions"
9. Select check box and enter confirmation code (from terms and conditions)
10. Select "Save"

MOBILE WALLET

Get the great features and benefits of your Springs Valley Visa® card with Apple Pay®, Google Pay™, and Samsung Pay®.

Samsung Pay®

1. Make sure your Samsung device is updated with Samsung Pay
2. Take a picture of your Springs Valley VISA® Card with your device's camera
3. Secure it with your fingerprint and backup PIN and you'll be ready to go

Apple Pay® On Your iPhone

1. Go to Wallet and tap +
2. Follow the steps to add a new card. Watch the demo to see how it works. If you're asked to add the card that you use with iTunes, cards on other devices, or cards that you've recently removed, choose them, then enter the card security codes.
3. Tap Next. Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask for it. When you have the information, go back to Wallet and tap your card
4. After your bank or card issuer verifies your card, tap Next. Then start using Apple Pay

Apple Pay® On Your Apple Watch

1. Open the Apple Watch app on your iPhone, and go to

ONLINE BILL PAY

Say goodbye to check writing hassles and postage with Springs Valley Bank's online bill payment system.

1. Log into Online Banking
2. Select "Bill Pay"
3. Click on "Enroll"
4. Accept "Terms & Conditions"
5. Bill Pay will open, and you can add bills

NOTIFISM

Receive Real-Time Alerts with Notifi.

Online Banking

1. Log into Online Banking
2. Choose "Alerts" from home page
3. Choose "Alert Options" and "Contact Options"

Mobile Banking

1. Log into Mobile Banking
2. Choose "Manage Alerts"
3. Choose "Account Alerts" and "Security Alerts"

CARDVALET

Manage risk by allowing you to define when, where and how your cards can be used.

1. Log into Mobile Banking
2. Choose "Manage My Cards"
3. Enter Mobile Banking Password
4. Select card(s) to be managed
5. Set Limits, Block Card, etc.

the My Watch tab. If you have multiple watches, choose one

2. Tap Wallet & Apple Pay
3. Follow the steps to add a new card. Watch the demo to see how it works. If you're asked to add the card that you use with iTunes, cards on other devices, or cards that you've recently removed, choose them, then enter the card security codes
4. Tap Next. Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask for it. When you have the information, go back to Wallet and tap your card
5. After your bank or card issuer verifies your card, tap Next. Then start using Apple Pay

Google Pay™

1. Look for the Google Pay app on your phone. If you don't find it, download it from the Google Play Store
2. Open the Google Pay app
3. To add your card, click on the + sign in the lower right corner
4. Follow along with the onscreen instructions. You'll have the option to scan your card using the phone's camera or manually enter your card information
5. Enter the three-digit security code located on back of your card

TRANSFERNOW

Enjoy an easy and secure way to make account-to-account transfers.

Online Banking

1. Log into Online Banking
2. Select "Transfer"
3. Select "From account"
4. Select "To account"
5. Select "Date"
6. Enter Amount
7. Enter Description
8. Select "Preview Transfer"
9. Select "Complete Transfer"

Mobile Banking

1. Log into Mobile Banking
2. Select "Transfer & Pay"
3. Select "Make an internal transfer"
4. Select "From account"
5. Select "To account"
6. Enter amount
7. Enter Date
8. Select "Continue"
9. Select "Make transfer"

ZELLE®

Zelle is a convenient way to send money using your mobile banking app or online banking account.

Online Banking

1. Log Into Online Banking
2. Select "Bill Pay"
3. Select "Send Money with Zelle®"
4. Add New Contact
5. First Name, Last Name, Nickname (Optional)
6. Enter eMail, Mobile Number or Account #
7. Enter eMail
8. Click Save

Mobile Banking

1. Log Into Mobile Banking
2. Choose "Send Money with Zelle®"
3. Enter Password
4. You can Send, Request, Split
5. Add New Contact
6. Enter First Name, Last Name, Nickname (Optional)
7. Enter eMail, Mobile Number or Account #
8. Enter eMail
9. Click Save

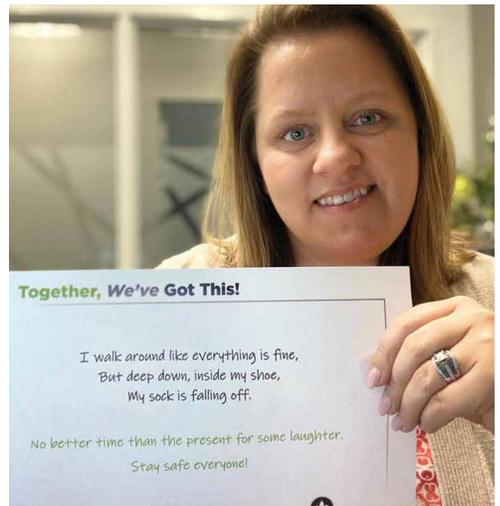


springsvalley

BANK & TRUST COMPANY

Loyal to you, your family, and your future.

Together, We've Got This!



Thank You.
We Appreciate You.



Free eZChecking¹

Checking that frees you to manage your money more easily.

*Megan Bromm,
System Analyst*



With Spring in the air, Springs Valley is giving you the chance to get some green!

Open any checking account to be entered into a drawing for \$250.00.²

*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. Some fees and conditions may apply. Instant Issue only applies to in-banking center visits. Springs Valley does not mail Instant Issue Debit Cards, nor do we prepare them in advance of the customer's in-banking center visit. Springs 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. ²No purchase necessary to win (need not be present to win). Entrants of drawings must be 18 years of age or older. Limit one entry per person per drawing. Entries accepted starting Monday, April 20, 2020 at 8:30 a.m. (Eastern) and will end on Saturday, May 30, 2020 at 1:00 p.m. (Eastern). Drawing will be held on Tuesday, June 2, 2020. One \$250.00 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.