



Fleur de Lis

Sentinel

JUNE 2020

FOR OUR COMMUNITY

Our Lobbies **Are Open**

THE SAFETY & HEALTH OF OUR EMPLOYEES AND VISITORS ARE TOP-OF-MIND.

Springs Valley strongly encourages you to use our digital tools and other resources for self-service banking and 24/7 account access.

Things you need to know when visiting a Springs Valley Banking Center:

- We are continuously receiving and reviewing updates on the coronavirus from state health departments and the Centers for Disease Control and Prevention (CDC).
- We are providing regular communications to our employees to keep them informed and ensure they have the resources they need to remain healthy while also serving the needs of our visitors.
- Our employees must complete a health self-assessment each morning before reporting to the banking center. Any employee experiencing COVID-19 symptoms before or during work will follow strict notification and possible quarantine protocol.
- Continue to use drive-up for your banking services.
- Please use drive-up services if you are experiencing COVID-19 symptoms or if you have any reason to believe you may have been exposed to the COVID-19 virus. Please inform the personal banker. We need to take extra precautions and additional sanitizing.
- Our team members may be wearing face coverings and we encourage our visitors to as well. We may ask you to temporarily remove your face covering for security and identification purposes.
- Practice Social Distancing and maintain minimum 6-foot distance from others.

- Do not shake hands (THIS IS HARD FOR US!) or engage in any other physical contact.
- We have made hand sanitizer available in all offices and lobby areas for use by visitors and employees alike. Use hand sanitizer as you enter and exit the building.
- We are limiting the number of visitors in the lobbies at one time.
- Germ shields have been installed at visitor service areas.
- If a pen is needed, visitors will be directed to keep the pen after use.
- Enhanced cleaning and disinfecting occurs throughout the day.
- Restrooms are closed to the public.

NOTICE: Special banking center hours once a week. The first hour of every Wednesday (8:30am-9:30am) is strictly for vulnerable visitors including the elderly, pregnant, and those with underlying health concerns.

Thank you for your patience and understanding during these unprecedented times.



Bernita Berger retires after 34 years

Springs Valley Bank & Trust Company announces the retirement of Bernita Berger, Assistance Vice President & Business Development Officer, effective Friday, May 29, 2020.

In 1986, Bernita started her banking career in customer service at Springs Valley and most recently held the title of Assistant Vice President & Business Development Officer.

"Springs Valley is very thankful for the more than three decades that Bernita has served our customers," said Dianna Land, SEVP of HR/Marketing. "We thank Bernita for the many years of dedication and wish her well in the next chapter of her life."

Bernita resides in Jasper with husband, Harvey. She has three daughters Jane (Tom) Betz, Ann (John) Theil, and Karen (Jeff) Tabor and eight grandchildren. She attends St. Joseph Catholic Church in Jasper and enjoys spending time with her family.

"I have enjoyed my years at Springs Valley, as well as the opportunities it presented," said Bernita. "I wish Springs Valley Bank & Trust continued growth and success."

"Over the years, Bernita has touched the lives of many customers with her passion for banking," said Jamie Shinabarger, President & CEO. "On behalf of Springs Valley, we share in the pride for the legacy and accomplishments that Bernita will leave behind."

In honor of Bernita's dedicated service, Springs Valley will host an Open House later this year to celebrate Bernita's accomplishments and wish her well as she enters a new phase in her life.



Linda Hoffman retires after 34 years

Springs Valley Bank & Trust Company announces the retirement of Linda Hoffman, Operations Assistant, effective Wednesday, April 29, 2020.

Linda started her banking career in 1979 at Citizens State Bank in Petersburg. She joined Springs Valley in 1986 in Bookkeeping. In 1997, Linda was promoted to Bookkeeping Supervisor. She transitioned to Human Resources in 2001. She has spent the last eleven years assisting with operations and customer service.

With Linda's 41 years in banking, she is a member of the Indiana Bankers Association's 40-Year Club which recognizes Indiana banking professionals who have completed four decades or more of service to the industry.

Linda resides in Saint Anthony with husband, Greg. Her children are daughter Jennifer and son-in-law Chris Shearer, and son Luke. She attends Redemption Christian Church of Jasper and enjoys taking pictures on nature hikes and traveling.

"The Springs Valley family has been a special part of my life," said Linda. "I am thankful for all the opportunities the Bank has presented me. I wish continued success for Springs Valley."

"Linda exemplifies service to others which is rooted in her knowledge of processes, products, and services. In addition, her unwavering focus on customer service has earned her the respect of both employees and customers," said Craig Buse, Chief Lending Officer.

In honor of Linda's dedicated service, Springs Valley will host an Open House later this year to celebrate Linda's accomplishments and wish her well as she enters a new phase in her life.



Millette "Millie" Holderbaugh Promoted to Banking Center Manager *Servicing Gibson County*

Springs Valley Bank & Trust Company promotes Millette "Millie" Holderbaugh to Banking Center Manager servicing Gibson County.

"Millie's experience and local ties will help lead our group of home-grown bank professionals in providing top notch banking services to the Gibson County Community," said Craig Buse, SEVP & CLO.

Millie graduated from Princeton Community High School. With over 20 years of banking, she started her career as a part-time teller at American National Bank which is currently Regions Bank. She joined Springs Valley in October 2019 as a Universal Banker.

Millie and her partner, Tom Adams live in Patoka, Indiana. She has three children: son, Jeffrey Sisson, who has followed in his mother's footsteps and is a branch manager in Kokomo, Indiana; daughter, Courtney Washburn who, is currently working in the medical field as an emergency medical technician in Washington, Indiana and works on Francisco, Indiana's police department; and her youngest son, Hunter Washburn, who works at Toyota in the fire department and is studying to become an emergency medical technician.

Losing her father to cancer in 2012 and having another family member with breast cancer, Millie is very passionate about Relay for Life. She believes Relay

for Life is a great way to honor survivors and support family members who have lost loved ones to cancer. She enjoys reading and vacationing at Tybee, Island in Georgia.

"You are never too old to dream another dream," said Millie. "This promotion is humbling, and I look forward to the continued efforts of our Princeton Banking Center team members working together to enhance the quality of life in our local communities."

"Millie has displayed her dedication to Springs Valley in the few months she has been with the company," said Angela Jones, VP & Business Banker. "Her prior financial experience is invaluable. I am excited to see the growth and connections she will nurture in the Gibson County community."

Millie can be reached at 812.635.5029 or mholderbaugh@svbt.com. Her primary office is located at 1501 West Broadway, Princeton, IN 47670.



Lorena Gonzalez Promoted to Banking Center Manager, *Servicing Dubois and Surrounding Counties*

Springs Valley Bank & Trust Company promotes Lorena Gonzalez to Banking Center Manager servicing Dubois and surrounding counties.

"Lorena is a huge asset to Springs Valley Bank & Trust," said Craig Buse, SEVP & CLO. "She has made a quick impact in providing our customers with a high level of service to all segments of our local markets. I'm excited to see the impact her leadership will make on our employees and customers over the next several years."

Lorena joined Springs Valley in September 2019 as Assistant Banking Center Manager and Treasury Management. She was raised in Dale, Indiana and attended Heritage Hills High School. Lorena graduated from Oakland City University with a Bachelor's Degree of Science with a concentration in Marketing.

Lorena and her husband, Juan, are proud parents of three children, Kaylee, Ariadne and Santiago. They reside in Huntingburg and are members of St. Mary's Catholic Church. Lorena is currently a board member for the Huntingburg Economic Development Committee and Teen Outback, a non-profit organization in Huntingburg. She enjoys reading and spending time with her family.

"I'm drawn to Springs Valley because of the culture of dedication to our local community and its residents," said Lorena. "In the short time that I have been a part of Springs Valley, the teamwork, respect, and responsiveness of my colleagues are all focused on our customers." I am proud to be part of a company that responds this way to its community."

"Lorena's knowledge and experience in banking have been displayed in the time that she has been with Springs Valley," said Angela Jones, VP & Business Banker. "I am looking forward to utilizing her strengths as she takes on the role of Banking Center Manager and continuing her growth with the organization."

Lorena can be reached at 812.634.4976 or lgonzalez@svbt.com. Her primary office is located at 1500 Main Street, Jasper, Indiana. NMLS#1726949



Susan Richardson Promoted to Vice President & Senior Mortgage Loan Underwriter

Springs Valley Bank & Trust Company recently promoted Susan Richardson to Vice President in addition to her current title of Senior Mortgage Loan Underwriter.

Susan began her banking career with Springs Valley in 1995 and has held various positions in the loan department. In addition to her roles in Loan Support, she has been a mortgage & consumer loan officer and now works as an underwriter.

"I am honored to be a part of a community bank focused on the needs of our local citizens," said Susan. "I have watched the Bank grow and prosper over the years and am very proud of our accomplishments. I have dedicated my 25-year career to helping people and am grateful to Springs Valley for providing this opportunity."

She is a graduate of Forest Park High School and has lived in Huntingburg for 16 years. Susan is a board member of Title Center of Indiana and actively participates in the Alzheimer's Association. Her hobbies include reading, antiques, and spending time with family and friends.

"Susan's abilities and approach are in lock step with Springs Valley's mission," said Craig Buse, SEVP & Chief Lending Officer. "She is seen as a go-to team member and I am extremely pleased to see her receive this promotion."



Megan D'Lee Elmore Promoted to Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Company recently promoted Megan D'Lee Elmore to Vice President in addition to her current title of Mortgage Loan Officer.

Megan began her career at Springs Valley in February 2015 and transitioned to Mortgage Loan Officer in early 2017. Prior to joining Springs Valley, Megan spent 11 years serving her clientele as a licensed nail technician at Illusions Studio in Jasper, Indiana.

Megan provides mortgage and consumer lending services to Dubois, Orange, and surrounding counties. Her primary office is located at the Jasper Main Street Banking Center.

"I am very proud to be part of the Springs Valley lending team," said Megan. "I'm passionate about serving our local communities for years to come." Megan graduated from Pike Central High School and attended the University

of Evansville. She and her husband B.J. reside in Dubois County. Megan is an active member in the Dubois County Builders Association. She also enjoys watching Chicago Bears Football, driving her classic Oldsmobile, and playing golf.

"Megan possesses an uncanny ability to work with customers and build strong lasting relationships," said Craig Buse, SEVP & Chief Lending Officer. "We're excited to promote Megan."

Mrs. Elmore can be reached at 812.634.4967 or melmore@svbt.com. NMLS #1537528.



Josh Lottes Promoted to Assistant Vice President & Business Banker

Springs Valley Bank & Trust Company recently promoted Josh Lottes to Assistant Vice President in addition to his current title of Business Banker.

Josh joined Springs Valley in 2016 as a Commercial Analyst and transitioned into his current Business Banker role in 2019. He services Dubois, Orange, and surrounding counties. His primary office is located at the Valley Banking Center.

"I am humbled and extremely thankful for the opportunities that Springs Valley has given me during my tenure," said Josh. "The knowledge I have acquired and the resources the Bank shares with its employees allow me to be the very best I can be for the people I serve in the community."

Josh graduated from Barr-Reeve High School in 2011 with academic honors. He attended University of Southern Indiana and received a Bachelor of Science (B.S.) in management and a minor in accounting. He attended the Midwest Agricultural Banker School in 2017.

Josh is the son of Gregg and Melanie Lottes. He has one brother, Colten. He and his wife Caitlin Lottes (Carter) reside in Dubois County with cats Harley and Milo. Josh is a member of St. Paul's Lutheran Church in Haysville. Hobbies include video games, movies, car shows, tinkering with his 1968 Camaro SS, and helping his father and brother on the family farm.

"Josh has proven himself to be an analytical thinker who is willing to step up when called upon," said Craig Buse, SEVP & Chief Lending Officer. "Josh transitioned to a Business Banker early last year and is very deserving of this promotion."

Mr. Lottes can be reached at 812.634.4866 or jlottes@svbt.com.



Nicole Ford Promoted to Assistant Vice President & Assistant Deposit Manager

Springs Valley Bank & Trust Company recently promoted Nicole Ford to Assistant Vice President & Assistant Deposit Manager.

Nicole began her career with Springs Valley in October of 1995. She started her career as a bank teller and has held several positions within her 24 years at the Bank. Positions held include Head Teller, Supervisor, Teller Trainer, New Account/Customer Service Trainer, Consumer Lending, and Assistant Banking Center Manager. In May 2017, Nicole was promoted to Assistant Vice President & Banking Center Manager. In addition, she also holds a certification as an Indiana Bankers Association Branch Manager. Nicole's new role will be the continuation of some of the same duties along with assisting the Retail Sales Deposit Manager, which will include being responsible for the deposit retail operations of the banking centers.

Nicole actively participates in her community as an Ambassador for the Jasper Chamber of Commerce. She is a member of the Celestine Community Club and Holy Family Church. Nicole enjoys spending family time with her husband Jeff, daughter Alexia, son Devin and his daughter Ryelynn. As a family, they enjoy spending time outdoors and going on Jeep rides.

"I'm proud to be a part of a local community bank that encourages growth and offers opportunities for advancement, while focusing attention on

the needs of the community and customers," stated Ford.

"Being promoted to Assistant Deposit Manager is a testament to Nicole's knowledge and dedication to her role in Deposit Operations at Springs Valley," said Angela Jones, VP & Business Banker. "I am excited for Nicole as she begins the next level of her career here at Springs Valley."

"Nicole has been a difference-maker with our customers and employees over the past 24 years," stated Craig Buse, SEVP & CLO. "This enhanced role will provide her the ability to share that knowledge with others in this organization and to provide our customers with that outstanding service Springs Valley is committed to for years to come."

Nicole can be reached at 812.634.4912 or nford@svbt.com. Her primary office is located at 1500 Main Street, Jasper, Indiana.



Springs Valley Bank & Trust Company Named to Top 200 Banks in the Nation

Springs Valley Bank & Trust Company has been named to American Banker magazine's Top 200 Publicly Traded Community Banks and Thrifts in the nation. In its May 2020 issue, American Banker ranked Springs Valley 153rd on its prestigious nationwide list. In 2019, Springs Valley ranked 102nd out of 601 banks with \$2 billion or less in assets.

"Springs Valley is honored and humbled by our selection as one of the top 200 banks as defined by the American Banker in their May issue," said Jamie Shinabarger, President & CEO. While Springs Valley dropped in the ranking from 2018 to 2019, it wasn't unexpected, and it wasn't by accident. Management and the Board jointly agreed to endure some short-term pain for long-term gain when the Bank committed to opening two new banking centers in Princeton (early 2020) and Washington (late 2019). "Honors like this are even more dramatic when you factor in our extraordinary 12.79% loan CAGR and 9.97% deposit CAGR over the past 8 years," Shinabarger concluded.

The study examined 511 well-capitalized publicly traded banks with \$2 billion or less in assets. Rankings are determined by each institution's return on average equity (ROAE); a measure of profitability widely used by investors to analyze business performance.