



Fleur de Lis

Sentinel

SEPTEMBER 2020

FOR OUR COMMUNITY

Local Faces. Local Decisions.

Springs Valley Bank & Trust is committed to helping you meet your financial goals and needs. Offering competitive, flexible terms with locally made decisions, Springs Valley provides access to an array of consumer loans with the convenience of calling, clicking, or stopping by any Springs Valley Banking Center and speaking with a consumer loan officer.

Consumer loans* that Springs Valley offers:

- **New & Used Auto and Motorcycle Loans**
- **Home Improvement Loans**
- **Boat, RV, and ATV Loans**
- **Debt Consolidation Loans**

**Additional discounts for signing up for auto debit*

Whatever your individual needs, Springs Valley Bank & Trust Company has the resources and experience to provide funds fast. *Credit life & disability insurance available. To apply, Springs Valley requires: Name, Social Security Number, Date of Birth, Address, and 2-3 most current pay stubs.*



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Loyal to you, your family, and your future.

Loan Disclaimer: Loans for qualified applicants only. View consumer loan rates online and for all other current rates, call one of our Loan Officers. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply.

Years of Service



Digital Tools For Self-Service Banking

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 deposits¹, make payments, view transactions, check balances, find an ATM, turn on/off your debit card (mobile app only)², and more. You can also receive eStatements on your online platform 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. **Visit svbt.bank for more information.** For mobile banking, visit your mobile device's app store to enroll 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 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.
- Open a new **checking** or **savings** account at svbt.bank.
- **Zelle**^{®3} 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.
- Use your **Debit Card** whenever possible to pay for items rather than using cash.
- **Fee-free ATMs**⁴ that offer an easy way to get cash, and deposit bills and checks.
- **TransferNow**^{®5} through online and mobile banking, you can use TransferNow to transfer funds between your account(s).
- With **Notifi**^{SM5}, alerts are published and processed in real time. Receive alerts directly via eMail, text, Online Banking or Mobile Banking.

¹Springs 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. ²Available for Apple iOS and Google Android devices. ³Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle. ⁴There are no Foreign ATM fees when using an ATM that is a member of the Alliance One Network or the Allpoint Network. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used. ⁵There is a \$5.00 fee per every TransferNow next business day inbound transfer and a \$5.00 fee per every TransferNow next business day outbound transfer. Message and data rates may apply. TransferNow is a Registered Trademark of Fiserv, Inc., or its affiliates. Notifi is a Service Mark of Fiserv, Inc., or its affiliates.

National Mortgage Professionals Month

At Springs Valley, we would like to take the opportunity to recognize National Mortgage Professionals Month and say thank you to our outstanding team of Mortgage Loan Originators and support team members. Our team of mortgage professionals goes above and beyond for our customers and each other. We appreciate their passion to deliver the fastest, most efficient mortgage loan closings.



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Vice President & Senior Mortgage
Loan Underwriter



KABREA ROBLING
Mortgage Loan Processor



TAMMY EMMONS
Mortgage Loan Processor



KYLEE ECKERT
Mortgage Loan Processor

*Visit the SVBT Online Mortgage Center
at svbt.bank to get Pre-Approved or
Approved in 20 minutes.*

Bank NMLS #: 412076

Historically Low Mortgage Rates.



**Now is a great time
to buy or refinance!**

**Decisions made locally, flexible payments
and terms, and minimal closing cost.**

*Visit the SVBT Online Mortgage Center at svbt.bank
to get Pre-Approved or Approved in 20 minutes!*

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

Bank NMLS # 412076




springsvalley

BANK & TRUST COMPANY

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



Member FDIC 

Loans for qualified applicants only. View Consumer loan rates online and for all other current rates, call one of our loan professionals. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply.