



Fleur de Lis

Sentinel

DECEMBER 2020

FOR OUR COMMUNITY

What's Your Purpose?

Year-End, a Time for Reflection by Jamie Shinabarger, *President & CEO*

Here at Springs Valley Bank & Trust in 2020, the Board and Management recognize how hard the staff has pulled together and focused on a positive outcome, despite the massive disruption that COVID-19 brought into our homes, businesses, and schools. They have repeatedly shown resiliency and followed the advice of beloved animated character Dory who urges repeatedly, "Just keep swimming!"

Day after day, I'm inspired to see our employees working with a collaborative, committed, and caring mindset. We are genuinely focused on our PURPOSE – the difference we are all trying to make to our customers and communities. Our Mission Statement speaks to how we go about fulfilling that purpose: **"We will enhance the quality of life in our communities by focusing on you!"**

Can I go off-script a moment and connect the dots? When we heard that our savings customers needed a bigger menu of options, we listened by offering a fixed annuity product through our Financial Advisory Group. Focused on you.

Or, as another example, the way in which our MLOs and loan support staff answered the call when historically low mortgage rates drove extraordinary volume through our doors this past year (>\$92M). We continue to put thousands of dollars back in the pockets of those households at a time when some incomes are down, and expenses are up. Our Commercial Lenders responded to the PPP, Care Act program, generating almost \$22M in primarily small, forgivable payroll loans. By standing in the gap with small business owner/operators faced with furloughing employees while their business was shuttered or throttled way back, we helped most of them live to fight another day. Focused on you. That's our Mission at Springs Valley.

I would encourage all of our Sentinel readership to seek out your own personal purpose and mission in life in the coming year. Maybe you are passionate about a specific charity, about a cause, or maybe you are simply heavily invested in the life of a child or grandchild. Whatever your "purpose" in life is, let me encourage you to find it, grow and develop it, and finally align it with others where it overlaps to exponentially expand the impact.

Yes, 2020 has been a year of challenge, frustration, and fear, but medical advancements and the optimism that inherently comes with the prospect of a New Year gives me hope that in 2021 we will not only "just keep swimming" but will find a renewed sense of purpose along the way .

*All the best for a safe, blessed
2020 Holiday Season and a
Happy New Year!*



Years of Service

Celebrating

20 Years of Service!

June Hochgesang has been providing great banking service for 20 years at Springs Valley.

Congrats June!



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Member FDIC

Worried about getting out and about?

We have you covered!

We're here for you.

Our customers and potential customers can schedule a **Virtual Meeting** with a Springs Valley Relationship Banker today.

Need to open a FREE eZChecking Account?¹
Ask about our Instant Issue Consumer Debit Cards.²

Learn more about our Consumer Credit Card Promotion.

Apply for a mortgage loan.⁴

Walk through online banking.

And so much more.

¹A minimum opening deposit is only \$25.00. There are no foreign ATM fees when using an ATM that is 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 ATM network. See svbt.com for details. For other fees for our accounts visit svbt.com. Ask us for details. Bank rules and regulations may apply.

²Some fees and conditions may apply. Instant issue only applies to in-branch center visits. Springs Valley does not mail instant issue Debit Cards, nor do we prepare them in advance of the customer's in-branch center visit.

³Credit cards subject to credit approval.
⁴Loans for qualified applicants only. View Consumer Loan rates online and all current rates. Call one of our loan professionals. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply. Available property insurance is required. MBS # 4120176. Some restrictions may apply. Subject to change without notice.



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Celebrating

10 Years of Service!

Ashley Lueken has been providing great banking service for 10 years at Springs Valley.

Congrats Ashley!



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We're here for you.

Our clients and potential clients can schedule a **Virtual Meeting** with a Springs Valley Financial Advisor today.

Need to discuss Financial Planning?

Have your estate documents reviewed at no cost?

Rollover your 401k...

...or transfer your IRA?

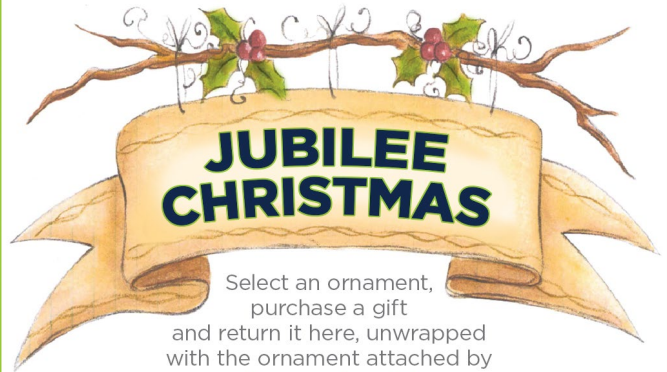
And so much more.

Investment and Insurance Products. Are not FDIC insured. Are not guaranteed. Know Your Value. Are not insured by any federal government agency. Are not bank deposits. Terms and conditions may apply. Subject to change without notice.



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**Help make
a Christmas
special for a
child in our
community!**



**JUBILEE
CHRISTMAS**

Select an ornament,
purchase a gift
and return it here, unwrapped
with the ornament attached by
December 7.

You will be helping make this Christmas a "Jubilee"
for a child in Daviess County

**WASHINGTON
BANKING CENTER**
1717 South State Road 57,
Suite A
Washington, IN 47501



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TOY TREE

Select an ornament,
purchase a gift
and return it here, wrapped
with the ornament attached by
December 11.

You will be helping make this Christmas a
special one for a child in our community

VALLEY BANKING CENTER
8482 West State Road 56
French Lick, IN 47432
PAOLI BANKING CENTER
867 North Gospel Street
Paoli, IN 47454



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ANGEL TREE

Pick up an ornament
at Springs Valley's
Princeton Banking Center,
and deliver the wrapped gifts to the Salvation Army
(202 S Gibson St, Princeton, IN 47670), with the ornament attached by
December 7.

You will be helping make this Christmas a
special one for a child in our community

**PRINCETON BANKING
CENTER**
1501 West Broadway
Princeton, IN 47670
812.635.5020



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There is no time more fitting to say
Thank You and to wish you
a Happy Holiday Season and a New Year
of health, happiness, and prosperity.



Get **Free** eZChecking¹ & Warm up to a **Cool Grand!**

Open any Springs Valley checking account by December 26, 2020 and you're automatically entered into a drawing for **\$1,000.00²**



*Pictured:
Craig, SEVP & CLO*



\$10 Switcheroo!³

Get some green when you switch!

We'll pay you up to \$10.00 for your debit cards and old checks from a current account at another financial institution when you bring them in to open any new checking account!

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



springsvalley

BANK & TRUST COMPANY

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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, November 9, 2020 at 8:30 a.m. (Eastern) and will end on Saturday, December 26, 2020 at 1:00 p.m. (Eastern). Drawing will be held on Tuesday, December 29, 2020. One \$1,000.00 cash prize will be awarded. No 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. ³Buy back incentive up to \$10.00 for checks and debit cards from another financial institution given at the time the checks and/or debit cards are presented upon opening an account. \$2.00 per pad of unused checks and \$2.00 per debit card. Up to \$10.00 for any number of business checks and/or business debit cards. Buy back incentive may be reported on a 1099-INT. There are no Foreign ATM fees when using an ATM that is a member of the Alliance One Network and the Allpoint Network. When you use an ATM not owned by Springs Valley, you may be charged a fee by the ATM operator or any network used. If the Free Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. Transaction items include all debits and credits. If the Free Business or Business Interest checking account exceeds \$10,000.00 in monthly coin and currency deposits, the account may be converted to another checking product. See our current Fee Schedule for other fees that may be associated with this account. Bank rules and regulations apply.