



Fleur de Lis

Sentinel

FEBRUARY 2021

FOR OUR COMMUNITY

Our Team Works To Get Things Done For You.

by Craig Buse, SEVP, CLO & COO

In 2020, Springs Valley Bank & Trust Company serviced approximately \$100 million dollars in mortgage loans. With an average savings of over one percent, that put over \$1 million dollars back in the hands of our customers to help them with their financial future. The COVID-19 pandemic changed the way we all interacted last year, but that did not stop our mortgage loan officers from helping our local communities take advantage of the low-rate environment. We take pride in being transparent during the loan process and provide the quickest turn times possible, even while navigating bottlenecks due to challenges around the volume of mortgages in the system and the impact COVID-19 has made on ourselves and our partners. We are committed to providing a high level of service to our customers and work with them through any challenges to have successful outcomes.

Springs Valley is proud to have opened new locations in Princeton (1501 West Broadway, Princeton, IN) and Washington (1717 South State Road 57, Suite A, Washington, IN). We have hired professional local mortgage loan officers in those areas that are committed to serving the people they live with every day. Natalie Smith is a local Daviess county resident with experience in economic development. She is a strong advocate for Washington and Daviess County and has been excellent with providing customers mortgage and full banking needs. Emily Rexing is a Gibson County native with strong ties to the local community. Emily has been given several compliments on her ability to work with clients to make the mortgage and deposit process an easy one. We invite you to come in and meet our staff at these new locations. Our other locations include Jasper, French Lick, and Paoli. All our mortgage team is focused on helping you and our local communities grow. We are proud to work for and with you and are happy to see the financial results of our customers when we can save them time and money through the mortgage process.

Springs Valley's mortgage team looks for ways to get things done for you. We are competitive on rate with standard mortgages, have avenues for USDA & FHA Loans, and can work with clients on more non-traditional mortgages such as the emerging pole barn home market. Our team puts extra emphasis on full relationship customers making sure to provide the lowest rates possible to those clients who are willing to make us their primary bank of choice. We are not certain what 2021 will bring, but we can assure you that Springs Valley will be here to assist you with your financial needs regardless of the situation.

Congratulations to our Mortgage Lending team for assisting

[894]

valued customers in 2020!



Congrats to JoElla Land!

Springs Valley Bank & Trust Company recently promoted JoElla Land to Vice President & Business Banker serving Orange and surrounding counties.

JoElla began her career with Springs Valley in January of 1992. She started as a part-time teller while still in college. She graduated from Indiana University with a Bachelor of Arts in Communication Studies. After graduating, JoElla became a full-time teller before quickly advancing into New Accounts and Customer Service. Her passion for customer interaction and helping others landed her the roll of Banking Center Manager. In 2018, she transitioned to Operations Manager. She has most recently transitioned to Springs Valley's Paoli Banking Center and has assumed a Business Banker role which includes assisting business customers with lending, deposit, and treasury management needs.

JoElla is actively involved in the Orange County area, where she has resided for more than 29 years. She is a past board member and President of the French Lick/ West Baden Chamber of Commerce, and past board member of the Springs Valley Education Foundation, as well as the Memorial Hospital Advisory Board for Orange County. She has two children, Dillon and Sydney Livingston, and husband, Cory Land.

"I am beyond excited to take on this new role of Business Banker," Land stated. "Since transitioning to our Paoli Banking Center, I have enjoyed meeting and working with our customers in the Paoli area and reconnecting with our Orange County customers and community members. It is already feeling like home."

"JoElla is an experienced banker who will be able to assist our business customers at a high level," said Craig Buse, SEVP & CLO. "Her years of experience in deposit operations coupled with a now strong loan background will help our customers meet all of their financial needs in one stop. I'm excited to see her career continue to grow at Springs Valley."

Mrs. Land will be serving Orange and surrounding counties. She can be reached at 812.634.4914 or jland@svbt.com. Her primary office will be located at the Paoli Banking Center, at 867 North Gospel Street Paoli, Indiana 47454.



Jason Penner named as Springs Valley's BSA Officer

Jason Penner, Compliance Analyst, Springs Valley Bank & Trust Company, recently completed the BSA/AML Institute, a professional certification program, sponsored by the Community Banker University® and was named the Bank's BSA Officer.

"Earning the Certified BSA/ AML Professional designation demonstrates Jason's commitment to becoming an expert in his field. Jason is proving himself to be a vital member of the Springs Valley team. Being named BSA Officer recognizes his achievements and growth with the organization," said Diann Verkamp, Vice President & Risk Officer.

To earn this certification, Penner successfully completed the requirements of a comprehensive BSA/AML training program and passed two certification examinations associated with this program.

"I'm grateful to be able to work for a company that takes an interest in my professional growth to ensure that I can be successful within my role," said Penner.

Jason is a graduate of Lakes High School in Lakewood, WA and holds both a B.S. in Business Administration from Murray State

University and a Master of Business Administration from University of the Columbians. He joined Springs Valley in 2019 and resides in Dubois County. He enjoys outdoor activities, photography, and spending time with family and friends.

"Jason has been a great addition to an already strong Compliance team. He has proven to be a highly skilled and motivated individual that has pushed Springs Valley Bank's level of competence to a higher level. I'm excited that he has earned this certification as it shows his commitment to help keep our bank and its customers safe," said Craig Buse, SEVP & CLO.



Celebrating

20 Years of Service!



Susan Richardson has been providing great banking service for 20 years Springs Valley.

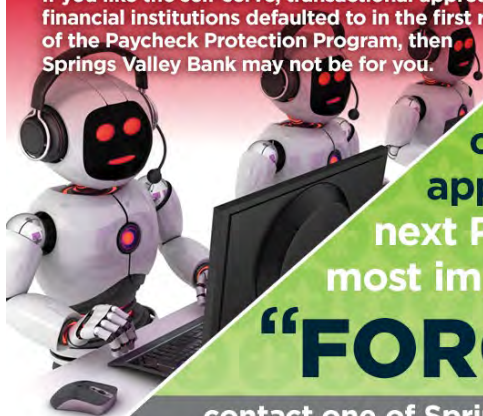
**Congrats
Susan!**

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Springs Valley is ready for round two!

If you like the self-serve, transactional approach many financial institutions defaulted to in the first round of the Paycheck Protection Program, then Springs Valley Bank may not be for you.



If, however; you desire a high-touch, consultative, personalized approach to securing your next PPP loan, including the most important piece,

“FORGIVENESS,”

contact one of Springs Valley’s Business Bankers.

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Our Business is Helping Your Business

As a business owner (large or small), you play a vital role in our local economy, so it's important that entrepreneurs like you get the necessary financing.

Jared Furman,
Owner, General Rental
& Sales, LLC

Brian P. Smith,
SVBT Vice President &
Business Banker

TYPES OF LOANS:

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