



*Fleur de Lis*

# Sentinel

FIRST QUARTER 2021

FOR REALTORS

## 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, and that did not stop our mortgage loan officers from helping our local communities take advantage of the low-rate environment. Springs Valley takes 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 of 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 Springs Valley 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!



# Springs Valley Rolls Out Video Banking in Jasper.

Springs Valley & Bank Trust Company continues to create value for its customers with the introduction of video banking at its Third Avenue Banking Center in Jasper, Indiana. In July 2019, Springs Valley rolled out its first Interactive Teller Machine (ITM) in Washington, Indiana to further establish convenient, eZBanking.

The ITMs offer instant two-way audio and video interaction with Springs Valley's Virtual Personal Bankers. Transactions at the ITM are just as secure as if the customer were doing a face-to-face transaction and are processed the same way.

Almost all transactions customers can do inside the banking center or at a drive-thru can be done at Springs Valley's ITMs and with one of our Virtual Personal Bankers. Customers can make deposits, withdrawals, transfers, loan payments, cash checks, and more.

Springs Valley's Virtual Personal Bankers will be available from 8:30am to 5:00pm Monday through Thursday, 8:30am to 5:30pm on Friday, and from 8:30am to 12:00pm on Saturday. The ITM also offers regular ATM services 24 hours a day.

"The ITM looks like an ATM; however, the major difference is customers can have real time, face-to-face conversations with Springs Valley's Virtual Personal Bankers," said Craig Buse, SEVP & CLO/COO. "This allows customers to complete most of their banking transactions with a Springs Valley team member via video conferencing, the same as if they went inside the banking center or used a traditional drive-thru."

Meet our Third Avenue Banking Center  
**Interactive Teller Machine**  
(ITM)

It's like an ATM, but with a person inside.

Our Virtual Personal Bankers can assist you with deposits, cashing a check, making a loan or credit card payment, or simply withdrawing cash.

**ITM Now Live!**  
Drive-Thru closing Monday, April 5, 2021. Lobby will remain open.

**svbt.bank**  
800.843.4947

**THIRD AVENUE BANKING CENTER**  
865 3rd Avenue, Jasper, IN 47546

**svbt.bank | 800.843.4947**

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## Financing Pole Barn Homes

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

**Contact one of our Mortgage Specialists today!**

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.

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