



Fleur de Lis

Sentinel

MARCH 2021

FOR OUR COMMUNITY

Another Way to Stay Connected

Springs Valley has been meeting virtually as an organization for several years leading up to the pandemic. We often utilize video conference technology to connect all of our banking centers and to our remote staff members, including our Senior Credit Analyst living in Texas. The Bank also has a solid infrastructure to support a virtual call center which allows our call center agents to log in and service customer calls anywhere they have an internet connection. COVID-19 accelerated the adoption and improvement of Springs Valley's technology by expanding our virtual meeting option to more customers, vendors, and employees. Virtual meetings have become another avenue of communication with our customers who prefer this method of communication now and in the future. We understand that virtual meetings are a "new normal" and are here to stay so we continue to look for ways to improve this experience for our customers.

In hopes to continue to improve the virtual experience, Springs Valley recently launched an online bookings platform which enables customers to schedule an appointment with any of our bankers, right from their computer or phone.

**YOUR TIME.
YOUR
CALENDAR.
YOUR WAY.**

For your continued **eZBanking** experience, Springs Valley now offers online appointment scheduling for all products and services. Book your next in-person or virtual appointment with your banker, loan officer, or financial advisor right from our website.

**VISIT [SVBT.BANK](https://svbt.bank)
TO BOOK TODAY!**



svbt.bank | 800.843.4947

Member FDIC



We're here for *you*.

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

Need to open a FREE Business
Checking Account?¹

Ask about our Instant Issue
Business Debit Cards.²

Learn more about our Business
Credit Card Promotion.³

And so much more.

¹A minimum opening deposit is only \$50.00. There 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. 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. Ask us for details. Bank rules and regulations may apply.

²Some 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.

³Credit cards subject to credit approval.

Terms and conditions may apply. Subject to change without notice.



Loyal to you, your family,
and your future.

Estamos aquí para *ti*.

Nuestros clientes y clientes potenciales
pueden solicitar una **Cita Virtual** con un
representante de Springs Valley hoy.

¿Necesita abrir una cuenta
corriente, Free eZChecking?¹

Conozca nuestras opciones
personalizadas de
Certificado de Depósito.²

Camina a través de banca
en línea.

Y mucho más.

¹Un depósito mínimo de solo \$50.00. No hay tarifa extranjera de Cajero Automático al usar un Cajero Automático que es miembro de Alliance One Network o Allpoint Network. Al usar un Cajero Automático que no es propiedad de nosotros, puede incurrir una tarifa por el operador de ese Cajero Automático o cualquier network que use. Revise nuestro programa de tarifas para ver otros cargos asociados con esta cuenta. Pregúntenos por más detalles. Reglas bancarias y regulaciones pueden aplicarse.

²Términos y condiciones pueden aplicarse. Términos y condiciones pueden aplicarse. Sujeto a cambios sin aviso.



Leal a ti, tu familia,
y tu futuro.

At this Bank, **YOU** have **OPTIONS!**

In-Person Visits or
Virtual Meetings

Online Checking &
Savings Account
Opening

Live Chat, Phone,
Text, or eMail

Online &
Mobile Banking

Online Consumer
Loan Center

Online Mortgage
Loan Center

Online Business
Loan Center



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."



SVB&T Corporation, Parent Company of Springs Valley, Announces Aggregate \$2 Million Share Repurchase Plan

Jasper, IN / SVB&T Corporation (OTCQX: SVBT), the parent company of Springs Valley Bank & Trust Company, announced that its Board of Directors has approved a share repurchase plan. Under the program, the Corporation may spend in aggregate up to \$2 million to repurchase shares of its common stock if and when such shares become available. This repurchase program is for the purposes of increasing return on equity and earnings per share; providing additional shareholder liquidity; and assisting in satisfying the awards under the Corporation's 2019 Equity Incentive Plan.

The price per share, amount, and timing of shares repurchased under the repurchase plan will be determined by management after considering market conditions, company performance and other factors, including recent trades in the Corporation's stock of which management is aware. The new plan does not obligate SVB&T Corporation to repurchase any specific dollar amount or number of

shares. The repurchase program may be suspended or discontinued at any time.

Shareholders interested in either buying or selling SVB&T shares should consult with their financial advisor or broker, or may contact SVB&T's preferred market maker, D.A. Davidson & Co., at 800-394-9230 for more information. SVB&T Corporation's shares are traded on the OTCQX exchange under ticker symbol SVBT.

For more information contact: Ryan Heim, Treasurer & CFO, SVB&T Corporation, at 812.634.4889 or rheim@svbt.com.

Information conveyed in this press release regarding SVB&T Corporation's and its subsidiaries' anticipated future performance is forward-looking and therefore involves risks and uncertainties that could cause the results or developments to differ significantly from those indicated in these statements. These risks and uncertainties include, but are not limited to, risks and uncertainties inherent in general and local banking, as well as mortgage conditions, competitive factors specific to markets in which the company and its subsidiaries operate, future interest rate levels, changes in local real estate markets, legislative and regulatory decisions, capital market conditions and/or other factors.

Cut Your AUTO LOAN RATE!



**2017-2021
VEHICLES**

2.625% INTEREST
RATE

3.050% FIXED APR
FOR 36 MONTHS

2.625% INTEREST
RATE

2.886% FIXED APR
FOR 60 MONTHS

2.625% INTEREST
RATE

2.844% FIXED APR
FOR 72 MONTHS

\$25,000.00 LOAN AMOUNT

36 monthly payments of **\$727.58**

60 monthly payments of **\$447.95**

72 monthly payments of **\$378.10**

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



springsvalley

BANK & TRUST COMPANY

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



Member FDIC 

APR = Annual Percentage Rate. Auto loan preferred interest rate discount of 0.75% is based on a Springs Valley checking account relationship which includes a monthly deposit of a primary income source and auto debit set-up at the time of auto loan application who obtain a Springs Valley auto purchase or refinance loan. A primary income source is defined as a recurring direct deposit of a paycheck, pension, Social Security, or other regular monthly income electronically deposited by an employer or an outside agency. This preferred interest rate discount is not reflected in our published rates on our website but will be reflected in the interest rate quoted upon loan approval. Discounts are only available on auto loan applications submitted by you to Springs Valley and not applications submitted through dealerships. Benefit is non-transferable. Rates quoted are subject to change. Rates and terms may not apply to every borrower. All Springs Valley auto loans are subject to approval and are granted based on individual credit worthiness, ability to repay and credit score. A down payment may be required. Terms available from 24 to 72 months and vary dependent on purchase. Finance charge begins from date of loan disbursement and is repaid over the term. Additional restrictions may apply. Rate valid for 30 days from the date of original application submission.