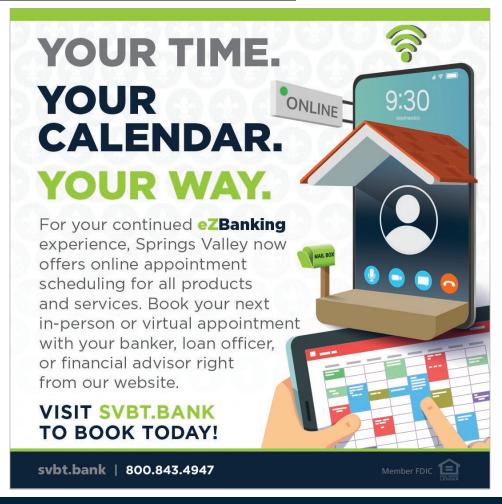




Another Way to Stay Connected

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.







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.

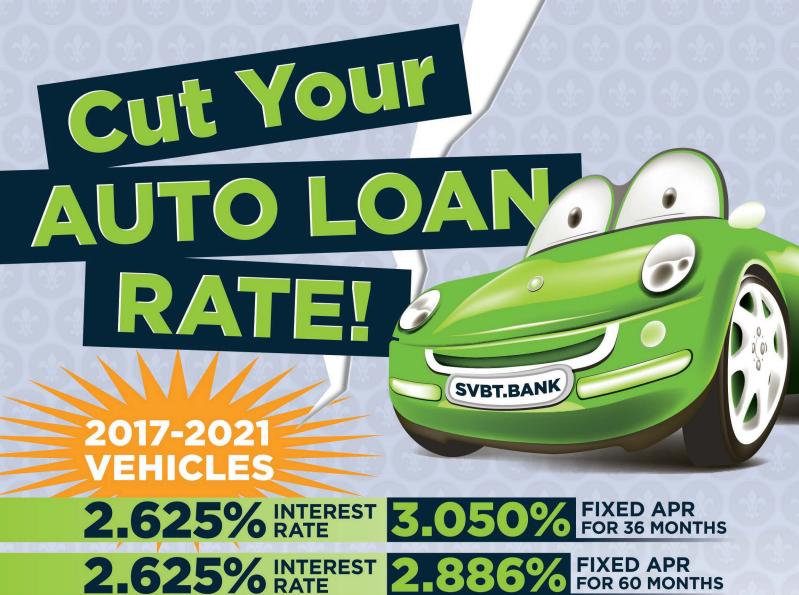
The price per share, amount, and timing of shares repurchased under the repurchase plan will be determined by management after considering market conditions, company performance and other factors, including recent trades in the Corporation's stock of which management is aware. The new plan does not obligate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



\$25,000.00 LOAN AMOUNT

2.625% INTEREST

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.



BANK & TRUST COMPANY

svbt.bank | 800.843.4947

Since 1902











Member FDIC

FOR 60 MONTHS

FIXED APR FOR 72 MONTHS



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 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.