



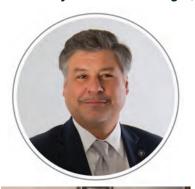
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APRIL 2021

FOR OUR COMMUNITY

Nothing Beats a True Community Bank!

Written by: Jamie Shinabarger, President & CEO



What's the recipe for a **TRUE COMMUNITY BANK**Who pays the bills, what fills the tank?

For your appetizer let's start with a personalized experience of fame, Welcoming, flexible, and call you by name

A sprinkle of smile, a dash of relationship Community service on steroids, beyond causal lip

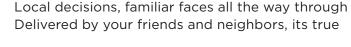


For your main course, the staples of checking, savings, and CDs are a given But the difference you'll feel, is "relationship driven"

Don't forget mortgage loans, delivered by MLO pros Who communicate lavishly, and stay on their toes

Consumer and commercial loans, round out the lot Access via mobile and on-line, and mobile wallot (wallet)

And for dessert, your journey toward retirement or investing Our Financial Advisory Group, is up to the testing



I love my county, can't beat hometown flavor Springs Valley, your choice to "community bank" savor!



April is Community Banking Month













Springs Valley Names James G. McDonald III to its Board of Directors!

Springs Valley Bank & Trust Company names James (Jim) G. McDonald III to its Board of Directors. In his new role, James will join the current directors to oversee Springs Valley through a wide variety of tasks including the establishment of policies and objectives, the appointment and review of executive positions, and the approval of annual budgets.

President /CEO Jamie Shinabarger laid out a clear case for James G. McDonald joining the Springs Valley Bank Board by stating, "Building on the success of his father and uncles before him, Jim owns and operates a fourth-generation law practice serving the greater Gibson County area. In his 34th year of operation as the principal, McDonald has served as legal counsel for a number of Gibson County municipalities, and he knows a plethora of folks in and around Princeton." Mr. Shinabarger further stated, "Jim has built strong relationships, cemented by the mortar of trust that only a half-century of meeting his clients' legal needs in a very personalized, respectful, and timely way can produce. To further grow our Princeton Banking Center, Springs Valley fully anticipates tapping into Jim's vast knowledge of the Gibson County market."

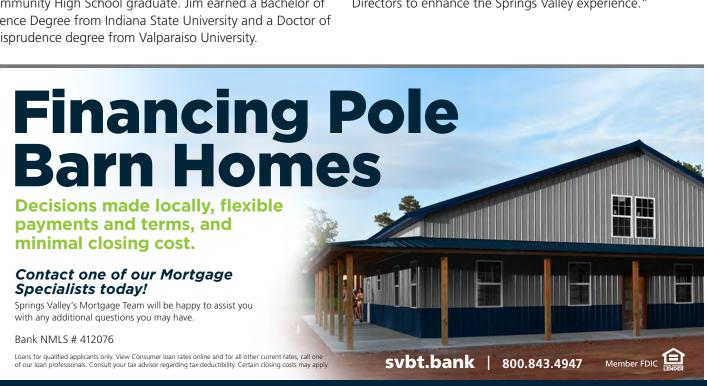
Mr. McDonald is currently employed at McDonald Law Office, where he has worked for 34 years. He is a Princeton Community High School graduate. Jim earned a Bachelor of Science Degree from Indiana State University and a Doctor of Jurisprudence degree from Valparaiso University.

In addition to his professional duties, Jim is a member of St. Joseph Catholic Church, a Gibson County YMCA Chairman, Knights of Columbus member, Princeton Masonic Lodge

member, a member of the Indiana Municipal Lawver Association and a member of the Indiana State Bar Association.

Jim is married to Mary Frances McDonald. They have six children. Jim enjoys being outdoors, gardening, and community youth inspired activities.

Mr. McDonald commented, "I am pleased to join the Board of Directors of Spring Valley Bank & Trust. Springs Valley is a team full of professionals that constantly put their customers first, which is something I value. I look forward to contributing my insight and expertise to an already very accomplished team and to a very distinguished Board of Directors to enhance the Springs Valley experience."



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Open any Springs Valley checking account by May 1, 2021 and ask your banker how to be entered into a drawing for a

VIVO 100" Portable **Indoor Outdoor Projector Screen and a BIGASUO Bluetooth Full HD Projector**

(awarded at each Banking Center).2

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Pictured:

Brynlee & Jase Wendholt, Daughter & Son of Mallory Wendholt,



'Minimum 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 sire-banking center visit. 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 subt.bank/MobileDeposit for details and eligible mobile devices. 'No 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, March 1, 2021 at 8:30 a.m. (Eastern) and will end on Saturday, May 1, 2021 at 1:00 p.m. (Eastern). Drawing will be held on Tuesday, May 4, 2021. One VIVO 100° Portable Indoor Outdoor Projector Screen and one BloGASUO Bluetooth Full HD Projector will be awarded at each Banking Center. 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 mall-in entry form, eMail marketing@svbt.com or call 800.843.4947. 'Buby 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 ade 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 Allipoint 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 may be converted to another checking pro