



Fleur de Lis

Sentinel

JUNE 2021

FOR OUR COMMUNITY

June is Homeownership Month!

Whether you are a first-time buyer or an experienced homeowner, purchasing a new home can be an exciting but overwhelming process. Let Springs Valley help you purchase your dream home!

Here are 8 Steps to get you started!

1. Talk to your Mortgage Loan Officer

To find a Mortgage Loan Officer (MLO) near you, visit svbt.bank. Your MLO will discuss a variety of mortgage products and services with you to find the one(s) that best fit your needs.

2. Getting started and doing your homework

Locations, wants/needs, down payments, closing costs, budget – so much to consider! We are here to help!

3. Pre-approval process

When you are ready to start the process, you will want to get pre-approved. Your Mortgage Loan Officer will determine the amount you can finance. Remember that sometimes this amount is less than anticipated but it can also be more.

4. Start house hunting

It is usually recommended that the borrower work with an experienced real estate professional. They would be able to assist in looking for that perfect home, negotiate contracts, and provide advice and support throughout the process.

5. Making an offer on a home

You found the home you would like, and it is time to make an offer. You will work with your real estate professional to determine what is the best fair market price to offer for the home.

6. Accepted Offer

Once the seller accepts your offer and signs the purchase agreement, you need to contact your Mortgage Loan Officer and let them know. Your Mortgage Loan Officer will update your application and continue the loan process. They will need a copy of the signed contract and other financial information from you.

7. Loan Process

Once the inspection is complete and any issues are fixed to your standards, you will give us the intent to proceed. Springs Valley will then have the Loan Underwriter review and approve the file. Once all documentation is in the file, the Loan Underwriter will verify all information and clear the file to close.

8. Closing Process

Your Mortgage Loan Officer will let you know when the file is ready to set a closing date. She/he will work with you, your real estate professional, the seller and the title company to find a day that will work for everyone.

For more home buying and construction tips,
please visit svbt.bank.

Mallory Wendholt Promoted To Assistant Vice President & Marketing Specialist

Springs Valley Bank & Trust Company recently promoted Mallory Wendholt to Assistant Vice President & Marketing Specialist.

Mallory began her career at Springs Valley in 2015 as the HR & Marketing Specialist. She transitioned into her Marketing focused role in 2019.

"I am honored to be a part of a community bank who puts dedication into developing, growing, and recognizing their employees, while keeping focus on the needs of our local communities," said Mallory.

Mallory graduated from Southridge High School and the University of Southern Indiana. She and her husband Brent reside in St. Anthony with their two kids, Brynlee (9) and Jase (6). Mallory is the Secretary and Board Member for the Tri-County YMCA, the Treasurer and Board Member for Forest Park Youth Sports, a member of the YMI Ladies Auxiliary, and a member

of Divine Mercy Parish. Her hobbies include camping, spending time with family, and watching her kiddos participate in their activities.

"Mallory, as Springs Valley's Marketing Specialist, has played an integral part in the enhancement of Springs Valley's brand," stated Dianna B. Land, SEVP & Human Resources & Marketing Manager. "We are thrilled to reward her hard work with the promotion to Assistant Vice President."



Tina Martin Promoted To Assistant Vice President & Financial Advisory Group Manager

Springs Valley Bank & Trust Company recently promoted Tina Martin to Assistant Vice President in addition to her current role as Financial Advisory Group Operations Manager.

Tina joined Springs Valley in 2013 as a Trust Operations Specialist. She was promoted to Client Advisor in 2018 and transitioned into her current role later that year.

"Springs Valley Bank & Trust has given me opportunities to advance in my career while utilizing the skills and interests that I am passionate about," said Tina. "Springs Valley allows me education opportunities in the fields of fiduciary services and management so that I can enhance my skills to better serve our clients. I am fortunate to work with a team of individuals who are passionate about their work and enhancing the financial quality of life for our clients."

Tina is a graduate of Heritage Hills High School and the University of Southern Indiana. She received a Bachelor of Science degree

in finance with a minor in economics. She has held the designation as an Accredited Trust Operations Professional (ATOP) since 2015.

Tina and her husband, Kevin, reside in Dubois County. They have three children: Christian Motteler, Cheyanne Motteler, and Calista Martin. Tina is a 2018 graduate of the Dubois County Leadership Academy and currently serves as a CASA for Dubois County. Tina enjoys traveling in her free time.

"We are lucky to have Tina working at Springs Valley," said Martin Kaiser, SEVP & Financial Advisory Group Manager. "She has a passion for financial knowledge and improving the financial lives of our customers."



Natalie Smith Promoted To Assistant Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Company recently promoted Natalie Smith to Assistant Vice President & Mortgage Loan Officer.

Natalie joined Springs Valley Bank & Trust Company in the Spring of 2019, after six years at Daviess County Economic Development as Project Manager. She has worked with numerous clients within

the Daviess County and surrounding area to facilitate dreams of purchasing a new home, refinancing customer's existing loans and manages construction loans for residential customers. She is the daughter of Dale and Vera Shake of Cumbuck, Indiana. She and her husband, Judge Gregory Smith, reside in Daviess County. Natalie and Greg have raised three sons, Brandon, Justin, and Sheldon.

Natalie is actively involved in community activities and serves her community on several boards. Natalie serves on the Westgate@Crane Authority Board of Directors for the last 7 years, holding the office of Secretary and Chairperson of their governance committee, the Daviess County Visitors Bureau for the last 6 years. She also serves on the Daviess County Alcohol and Tobacco Commission. She is a founding member and treasurer for the Washington Community Concert Series and a board member for the Friends of Washington Carnegie Library. Natalie is a member of Our Lady of Hope Church in Washington, Indiana.

"I feel very honored to be recognized as Assistant Vice President & Mortgage Loan Officer for Springs Valley Bank & Trust Company," said Natalie. "The Bank has afforded me every opportunity to expand my banking knowledge and working with the public has always been a passion of mine. I couldn't work with a better support staff; we get things done for our customers as quickly as we can!"

"Natalie is a top performing lender with Springs Valley Bank & Trust," said Craig Buse, SEVP & Chief Lending Officer. "She is committed to serving the Daviess County Market at a high level. I'm so happy that she has been recognized for her hard work and commitment to the communities she serves."

Mrs. Smith can be reached at 812.674.5433 or nsmith@svbt.com.
NMLS #1851036



Kim Seger Promoted To Assistant Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Company recently promoted Kim Seger to Assistant Vice President & Mortgage Loan Officer.

For over 10 years, Kim has been lending to members of the local community for auto and home purchases. Kim is a 1985 graduate of Jasper High School. She and her husband Mark reside in Dubois County. They have two daughters, Charlene Durcholz (husband Patrick Durcholz) and Brittany Friedman (husband Wade Friedman) and one granddaughter Evelyn Durcholz.

She is an active member of the St. Isadore Catholic Parish, St. Celestine Grace Co-op, Jasper Kiwanis Club, and The Celestine Community Club. In her spare time, Kim enjoys spending time with family and the family dog Zoey, cooking and sewing.

"It's very rewarding to help the local community to achieve the American dream of home ownership and it's very gratifying to

help clients save money by refinancing the home they already own," said Kim.

"Kim has a genuine interest in seeing her clients succeed," said Craig Buse, SEVP & Chief Lending Officer. "She goes into detail to make for sure to come up with the right solution for the people she works with. She's definitely deserving of this promotion."

Mrs. Seger can be reached at 812.634.4830 or kseger@svbt.com.
NMLS #1707457



Emma Hassfurther Joins Springs Valley as Finance Intern

Springs Valley Bank & Trust Company is excited to welcome Emma Hassfurther as a Finance Intern. Emma will assist administration personnel with daily projects that include disaster recovery planning, FAS-91 calculations, and data audit/analyst activities.

Springs Valley's Internship Program provides interns career connections, mentorship, and networking opportunities within Springs Valley and the banking industry. The focus on the Program is to attract local talent to Springs Valley and identify potential future employees.

Emma is a 2020 graduate of Forest Park High School, where she was valedictorian. She is an incoming sophomore at Purdue University, majoring in Actuarial Science.

She is employed with Springs Valley, where she has worked as a High School Intern and a Personal Banker. Previous jobs include Lake

Rudolph, Holiday World, and Hodgini School of Dance.

At Purdue University, Emma is involved with the Purdue University Dance Marathon as a member of the Special Events Committee, Purdue Actuarial Science Club, Purdue Data Mine (an Actuarial Science cohort of the Data Science and Learning Community) and Purdue Big Brothers Big Sisters. Emma is a member of Christ the King Parish in Ferdinand and the American Legion Auxiliary. Emma enjoys spending time with friends and family, exercising, being outdoors, and traveling.



"I am thrilled to continue working this summer as the Finance Intern at Springs Valley Bank & Trust," said Emma. "I know working with a team this passionate for our community will allow me to grow and achieve my goals. I am excited to learn more about this company and am grateful to have this local opportunity."

"We were excited to offer Emma the position of Finance Intern this summer," said Craig Buse. "Emma is a highly talented individual. During her time with us, she has completed multiple projects and proven to be a hard worker. I look forward to her tackling some new projects this summer."

Patrick Sander Joins Springs Valley as Investment Analyst Intern

Springs Valley Bank & Trust Company is excited to welcome Patrick Sander as the Investment Analyst Intern. Over the course of the summer, Patrick will be assisting the Financial Advisory Group. He will be working on regulatory compliance items and investment research.

Springs Valley's Internship Program provides interns career connections, mentorship, and networking opportunities within Springs Valley and the banking industry. The focus on the Program is to attract local talent to Springs Valley and identify potential future employees.

Patrick is a 2019 graduate of Southridge High School. He is currently an undergraduate student at Indiana University. Patrick was a direct admit into the Kelley School of Business and is a Finance Major.

At Indiana University, Patrick is a member of the Mentor Collective, Welcome Week Team, and Fellowship of Christian Athletes. At Southridge, Patrick was involved in Business Professionals of America, National Honors Society, Fellowship of Christian Athletes and a member of the Wrestling, Baseball and Football teams.

Patrick is the son of Ron and Lynn Sander. He is a member at St.

Mary's Church. He has served on three different week-long mission trips and was a Youth Group member throughout high school. Some of his hobbies include playing guitar, riding dirt bikes, hiking, and fishing.

"I am very excited to join Springs Valley as the Investment Analyst Intern in 2021," said Patrick. "They have so much to offer through the surrounding communities, and I will thoroughly enjoy providing my assistance to people through such a great bank!"

"We are excited to have an ambitious, hardworking student like Patrick join the Financial Advisory Group," noted Darek Turpin, the Financial Advisory Group Investment Administrator. "We hope to provide a mutually beneficial learning experience for Patrick and the department."



Nathan Carnes Joins Springs Valley as Marketing Intern

Springs Valley Bank & Trust Company is excited to welcome Nathan Carnes as a Marketing Intern. Working in Marketing, Nathan will assist the department with daily projects that include product & service campaigns, website, social media, graphic design, and other projects as assigned.

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Nathan is a 2018 Honors graduate of Springs Valley High School. He is currently an undergraduate student attending Butler University. He is majoring in Marketing with a minor in Graphic Design. He is also on the Pre-Law track. At Butler, Nathan is involved with Alpha Kappa Psi (a business fraternity), Phi ETA Sigma (National Collegiate Honors Society), LAS Peer Mentor, Butler Men's Club Volleyball, Center for Academic Career Exploration Media Director and Student Worker, a Butler Dance Marathon Member, Member of Butler Pre-Law Society, a Student Orientation Guide, and a Student Orientation Coordinator for the upcoming school year.

Nathan has a variety of work experience, from working in his Pappy's garden, watering flowers at the local JayC, washing dishes, and building and scheduling movies at the local theatre. Nathan is a fraternal twin. He is also very close with his Mamaw Judy.

"I was very interested in joining a company that was present in my life since I was a child," said Nathan. "Gaining marketing experience with familiar faces and locals is something that would allow me to consider myself lucky! I am very excited to grow and learn with business professionals!"

"We are excited for Nathan to join our team this summer," noted Dianna Land. "Our internship program will provide Nathan real world opportunities that he will be able to use in his future endeavors."



Home Mortgage Loans

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

Visit the SVBT Online Mortgage Center at svbt.bank to get Pre-Approved or Approved in 20 minutes!

We offer the following home mortgage loans!

- Conventional Fixed Rate Loans
- FHA
- VA
- USDA
- Conventional Adjustable Rate Loans

Meet Our Mortgage Team!

Springs Valley's Mortgage Team will be happy to assist you with any additional questions you may have. Contact one of them today.



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