

Springs Valley Digital Banking

Banking strategies are changing and evolving daily. In recent years, there has been a shift towards digital banking. Springs Valley has been working to keep up with the new technologies while also keeping our relationship with our customers top of mind. Read below some highlights of Springs Valley digital banking tools that are safe, easy, and ready to use.

MOBILE WALLET

Mobile Wallet provides great benefits to your Springs Valley Visa card with Google Pay, Apple Pay, and Samsung Pay. With a quick tap of your smartphone or watch, you can use your Springs Valley Visa Card to pay at stores that accept mobile payments. To use, simply unlock your phone and hold it up to the card reader at participating retailers. When you use Mobile Wallet, your card is replaced by a unique code for each transaction – adding an extra layer of security!

MOBILE DEPOSIT

Mobile Deposit allows you to use your mobile phone to deposit checks. All you have to do is snap a picture of the front and back of your check using your Springs Valley Mobile Banking App. This saves time and requires fewer trips to the ATM or Bank.

CREDIT SENSE

Credit Sense is a convenient credit score service. If you have a Springs Valley Credit Card, all you have to do is log into your Springs

Valley Mobile App. Credit sense provides instant access to your credit score. It also provides credit reporting, monitoring, and alerts are available. Credit Sense also provides educational tools to assist you in developing a better credit score and managing credit.

BILL PAY

Online Bill Pay eliminates the hassle of postage and check writing. Bill Pay offers unlimited bill pay transactions, the ability to create reoccurring and on-demand payments, and the ability to import information into accounting systems. It is a safe, fast, and convenient way to manage money.

eSTATEMENTS

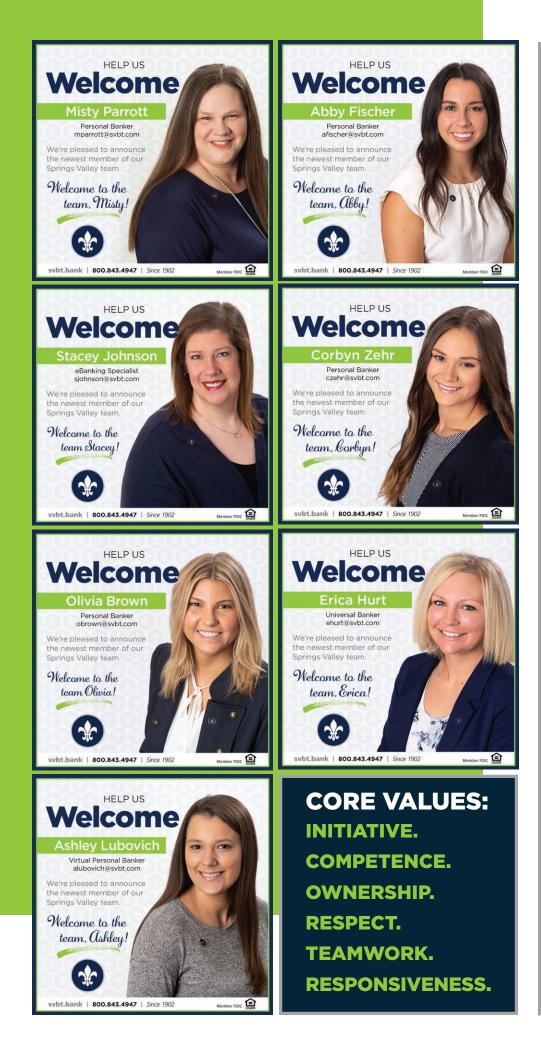
eStatements are an electronic version of your monthly paper statement that can be delivered to your eMail inbox rather

than through the postal service. They are identical to paper statements and contain the same information, but they are electronic! eStatements arrive sooner than paper statements and are beneficial to the environment. eStatements are free and available to you 24 hours a day, seven days a week.

To learn more about these products and how to enroll and use them, you can use the Springs Valley Digital Services Instructions, found at svbt.bank. The banking industry is constantly evolving and developing and at Springs Valley, we are constantly working to keep our digital suite up-to-date and safe. However, our mission remains the same:

to enhance the financial quality of life in our communities by focusing on YOU!





2021 1500 Main Street, Jasper, Indiana Remodel Photo Photo Contest

CAPTURE A HISTORICAL OR NOTABLE LANDMARK

CONTEST DATES: The Contest will begin at **8:30 a.m. (EST) on Tuesday, July 6, 2021** and end at **4:30 p.m. (EST) on Friday, July 23, 2021** ("Contest Period"). Springs Valley's clock will be the official time keeper for the Contest.

ENTERING: During the contest Period, participants will submit their entry by eMailing the photograph to **marketing@svbt.com** and completing the entry form. All photographs must include a historical or notable landmark in Daviess, Dubois, Gibson, Orange, or surrounding counties. Although photos with people are enjoyable, entries may not be accepted with images containing people. Photos and entry forms **must be received by Friday, July 23, 2021 at 5:30 EST** to be eligible for the contest.

PRIZE: Seventeen winners will be awarded a **\$50 cash prize** and their selected photograph may be placed on the wall in an office at Springs Valley Bank & Trust Company, 1500 Main Street, Jasper, Indiana.

Digital photography only, no prints will be accepted. Images should be 300 PPI, 8 MP – 3164 x 2248 megapixels or larger. Digital images should be in TIFF or JPEG format and may not exceed the size limit of 25 MB. Springs Valley Bank & Trust Company reserves the right to color correct and/or crop photo entries if necessary.

*Visit svbt.bank for Official Terms & Conditions.

Mike Smith Retires From Springs Valley!

Springs Valley Bank & Trust Company announces the retirement of Mike Smith, VP & Business Banker, effective Wednesday, June 30, 2021.

Mike began employment with Springs Valley in 2015 as a VP & Commercial Lender. Throughout his time with Springs Valley, Mike has been dedicated to providing exceptional customer service to his clients in Orange and surrounding counties.

Mike resides in Paoli with his wife, Debra, who he has been married to for 38 years. They have three children and seven grandchildren, all in Paoli.

Mike is an active member of Valeene Wesleyan Church. Mike has previously been involved as a Board Member of Orange County Development Commission and the YMCA of Washington County.

"I am grateful for the time I have spent at Springs Valley," said Mike. "There are few community banks left, and I have

enjoyed working with the Paoli Community and watching local businesses grow."

"It has been a privilege to have Mike Smith as part of Springs Valley Bank & Trust," said Craig Buse, SEVP & CLO. "Mike has capitalized on our mission

capitalized on our mission statement, which is to enhance

the financial quality of life in our communities by focusing on you. Mike has worked closely with the Paoli community by always putting the customer first. Mike has been an asset to Springs Valley and will be truly missed."

Springs Valley Promotes Hunter Whitaker to Mortgage Loan Officer

Springs Valley Bank & Trust Company recently promoted Hunter Whitaker to Mortgage Loan Officer.

Hunter began his career with Springs Valley as an Intern in 2018. Hunter worked at Jasper Engines & Transmissions as an Inside Sales Representative from 2019 to 2020. Hunter then returned to Springs Valley, where he took on the role of Special Accounts Officer.

"I am excited for the opportunity to help Orange County and the surrounding communities with their financial needs," said Hunter.

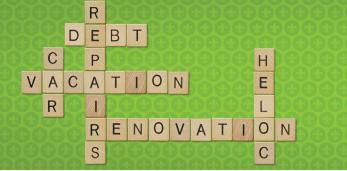
Hunter graduated from Springs Valley High School in 2014. He then received a Bachelor of Science in Business Finance from Franklin College. He is the son of Tony and Julie Whitaker. He has two siblings - Morgan and Braden. Hunter is a member of Syria Christian Church. He also coaches the Springs Valley Junior High Basketball team and volunteers with the First Tee of Indiana and Junior Achievement. His hobbies include golfing and fishing.

"Hunter has proven to be a dedicated worker in his role as

Special Accounts Officer," stated

Craig Buse, SEVP & Chief Lending Officer. "We are thrilled to transition Hunter to a Mortgage Loan Officer and allow him the opportunity to continue to help those in the Orange County Community with their financial desires."

Mr. Whitaker can be reached at 812.936.5652 or hwhitaker@svbt.com. NMLS #2148719



Be Ready FOR WHAT LIFE BRINGS YOU.

Springs Valley Home Equity Lines of Credit



Get Free CZChecking &

with your friends!

Open an account online at **svbt.bank**!



Get some green when you switch!

We'll pay you up to \$10.00 for your debit cards and old checks from a current account at another financial institution when you bring them in to open any new checking account!

Loyal to you, your family, and your future.

Open any Springs Valley checking account by September 4, 2021, and ask your banker how to be entered into a drawing for a

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Little Snowie Max Sno Cone Machine

(awarded at each Banking Center).²

Springs Valley Interns pictured left to right: Patrick Sander, Nathan Carnes, Gillian Blessinger, Emma Hassfurther

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¹Minimum 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 select mobile devices. Download the 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 review. Deposits are subject to verification and not available 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 Tiuesday, July 6, 2021 at 8:30 a.m. (Eastern) and will en available upon request. Ask us for details. Bank rules and regulations may apply. To request a mail-in entry form, eNail marketing@svbt.com or call 80:043 4947. ¹Buy back incentive up to \$10.00 for any number of business checks and/or obsting eriters. Subject for Messating enter. No substitution or transfer of prize perited on a 1099-INT. There are no Foreign ATM fees whor using an ATM that is a member of the Allance One Network and the Allpoint Network. When you use an 1099-INT. There are no Foreign ATM fees whu using an ATM that is a member of the Allance One Network and the Allpoint Network. When you use and TM not owned by Springs Valley, you may be charged a fees husiness or Business Interest account may be converted to another checking product. Tansaction items include all debits and there Business or Business Interest account may be converted to another checking product. See our current Fee Schedule for other fees that may be associated with this account. Bank rules and regulations apply.