



Fleur de Lis

Sentinel

AUGUST 2021

FOR OUR COMMUNITY

Business Owners Want More Convenient Banking Services

Choosing a bank for your business can feel daunting. For small business owners, choosing the right banking partner is paramount to making sure your needs are met.

At Springs Valley Bank & Trust, we offer a wide variety of business products, long-term financing, and so much more to fit your business banking needs. Springs Valley is proud to show you just how much we can help your business, no matter how large or small.

Did you know Springs Valley is a bank that not only helps you with your banking needs but can serve as a long-term financial partner for your business? Let us tell you why below!

1. KNOW YOUR NEEDS.

What are your overall business goals, and how can Springs Valley support those? Make a list of your business goals, as well as the banking products you'll need to meet those goals. Springs Valley is proud to provide these services:

- Free Business Checking Accounts
- Business Interest Checking Accounts
- Business Savings Accounts
- Lines of Credit
- Debit & Credit Cards
- Business Online Banking
- Merchant Processing
- Commercial, SBA, AG Loans
- Leasing Options
- Financial Planning & Investment Management
- IRAs & 401ks
- Trust Administration and Estate Planning

2. LOCATION MATTERS.

While many banking services are conducted online or via a mobile app, you may need to speak to a personal or business banker to conduct certain services. In those situations, we provide six different banking centers that are convenient to get to.

3. CONSIDER THE SIZE OF THE BANK.

Smaller, local banks, like Springs Valley, offer personalized attention you may not get at a large institution.

4. WEIGH YOUR DIGITAL OPTIONS.

Services like mobile deposit and online bill pay may top your list of needs. If that's the case, Springs Valley is ready to serve you. Our digital products offer you a convenient, simple, and secure way to do your banking. You can do many of the day-to-day transactions you go to the bank for, but at times that are more convenient for you.

5. ASK ABOUT CUSTOMER SERVICE.

Springs Valley's strong customer service culture cannot be copied. Our Brand Promise to you is fast, friendly, personalized service. We put these principles to work every day, and we have since 1902.

Springs Valley will be here for you and your business, every step of the way. From traditional banking products to our digital banking options, we are here to help your business start, grow, and flourish for many years to come. Springs Valley continues to be inspired by our proud heritage of leadership and are driven by it to lead us, and you, into a promising future together.

INFO FROM OUR LATEST FACT SHEET

STATISTICS (Unaudited) As of: June 30, 2021 (In Thousands)

SVB&T Corporation

OTCQX Symbol:	SVBT
Assets:	498,089
Total Loans:	386,241
Deposits:	398,811
Equity:	54,341
Market Capitalization:	50,274
YTD Net Income:	4,246
YTD Return on Average Equity:	16.33%

Springs Valley Bank & Trust Company

Leverage Ratio:	11.12%
Tier 1 Risk Based Capital Ratio:	13.87%
Total Risk Based Capital Ratio:	15.16%
Banking Centers:	6
Financial Advisory Group Assets:	613,360

(SVB&T stock closed at 91.40/share on 06/30)

Celebrating Years of Service



Celebrating
**15 Years
of Service!**

Jason Schmitt has been providing great banking service for 15 years at Springs Valley.

**Congrats
Jason!**



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Member FDIC 



Celebrating
**10 Years
of Service!**

Chelsey Bell has been providing great banking service for 10 years at Springs Valley.

**Congrats
Chelsey!**



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Rachel Adamson Joins Springs Valley as Assistant Vice President & Retail Market Manager for Gibson, Daviess, and surrounding counties!

Springs Valley Bank & Trust Company is excited to welcome Rachel Adamson to the Springs Valley team. Rachel will be the Assistant Vice President & Retail Market Manager for Gibson, Daviess, and surrounding counties.

Rachel has an associate degree in Business Administration. She has worked in banking for over 17 years, and has experience in customer support, personal banking, new accounts, accounting, human resources, lending, and online banking.

Rachel is married to Chris and has two sons, Austin, and Levi. She enjoys camping, riding four wheelers, and spending time with her family.

"I am very excited to join Springs Valley team and look forward to this new journey," noted Rachel.

"We are excited to welcome a highly experienced individual like Rachel to our team," said Craig Buse, SEVP & Chief

Lending Officer & Chief Operating Officer. "We are looking forward to seeing what new skills and ideas she can provide to help us better service our communities."

Rachel's primary office will be located at the Princeton Banking Center, 1501 W Broadway, Princeton, Indiana 47670. She can be contacted at radamson@svbt.com, or by work phone at 812.635.5023 or cell phone at 812.664.2698.



Springs Valley Bank & Trust Promotes Kabrea Robling to Mortgage Loan Officer

Springs Valley Bank & Trust Company recently promoted Kabrea Robling to Mortgage Loan Officer.

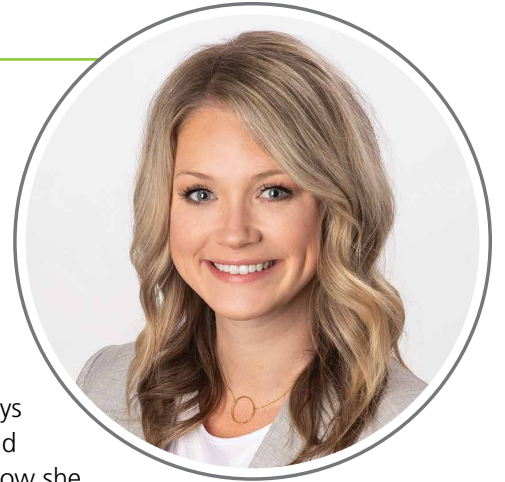
Kabrea has been with Springs Valley for the past six years. She has worked as a personal banker, an eBanking Specialist, and currently is serving as a Mortgage Loan Processor/Underwriter.

"I am very blessed and excited to start this new journey of my career with Springs Valley. I am eager to serve our local communities and to fulfill our mission throughout the years to come," said Kabrea.

Kabrea is a 2013 graduate of Southridge High School. She is currently attending Vincennes University and pursuing a degree in Business Finance. In 2019, Kabrea completed IBA Mortgage Lending School. Kabrea is the daughter of Dale & Liz Robling and Melissa & Charles 'Chuck' Garrett. Kabrea participates in Church League Softball for Zoar Church. She enjoys yoga, golfing, and spending time outdoors.

"Kabrea has been an asset to Springs Valley since she joined the team in 2015," stated Craig Buse, SEVP & Chief Lending Officer. "We are excited to promote Kabrea, as she always delivers on our brand promise, and we know she will continue to do so when assisting new clients."

Ms. Robling can be reached at 812.634.4817 or krobbling@svbt.com. NMLS #2141417



The Best Interns and Seasonal Employees!



We are so lucky to have had the best interns and seasonal employees!

Pictured left to right: Peyton Nalley, Nathan Carnes, Corbyn Zehr, Abby Fischer, Patrick Sander, Emma Hassfurther and Gillian Blessinger. (Not pictured: Olivia Brown)

Springs Valley is grateful for your hard work and dedication! We will miss you all, but wish you the best of luck on your future endeavors!

Thank you. We Appreciate You.

Springs Valley invites you to join us for our customer and community appreciation 2021 cookouts!

Enjoy a scoop of our Springs Valley Swirls Ice Cream and register for prize drawings!¹

GET A FREE WATER BOTTLE!*



*While supplies last.



springsvalley

BANK & TRUST COMPANY

Loyal to you, your family, and your future.

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Member FDIC

September 10

11 am to 1 pm
(EST)

Food, Fun, Camaraderie
& Ice Cream

Valley Banking Center,
8482 W State Road,
French Lick

September 17

11 am to 1 pm
(EST)

Food, Fun, Camaraderie
& Ice Cream

*Due to construction at our Main Street
location, we're celebrating at our
Third Avenue location,
865 3rd Avenue, Jasper*

September 24

11 am to 1 pm
(EST)

Food, Fun, Camaraderie
& Ice Cream

Paoli Banking Center,
867 North Gospel Street,
Paoli

October 1

11 am to 1 pm
(EST)

Food, Fun, Camaraderie
& Ice Cream

Washington Banking Center,
1717 South State Road 57,
Suite A, Washington

October 8

11 am to 1 pm
(CST)

Food, Fun, Camaraderie
& Ice Cream

Princeton Banking Center,
1501 West Broadway,
Princeton

A special invitation is extended
to any service personnel.

We'd like to see you!

¹No 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 Tuesday, September 7, 2021 at 8:30 a.m. (Eastern) and will end on Saturday, November 6, 2021 at 1:00 p.m. (Eastern). Drawing will be held on Tuesday, November 9, 2021. One prize 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 mail-in entry form, eMail marketing@svbt.com or call 800.843.4947.