



Fleur de Lis

Sentinel

DECEMBER 2021

FOR OUR COMMUNITY

We **Aspire** to be George Bailey

by **Jamie Shinabarger**, *President & CEO*

A community bank is an institution that plays a vital role in the lives of its customers and community members at large. At Springs Valley, I like to think we exemplify that statement, having been in business and meeting needs since 1902.

For introspection, the key question to ask oneself is simply, "If Springs Valley Bank & Trust Company were not here, how would the community be impacted?" I like to remind myself that the message in Frank Capra's iconic Christmas movie, **It's a Wonderful Life** is one we should all refer to from time to time.

George Bailey's guardian angel Clarence so succinctly captures the essence of the story with the line, "Strange, isn't it? Each man's life touches so many other lives. And when he isn't around, he leaves an awful hole, doesn't he?"

Little things do matter. Financing a first car; extra forbearance on a loan in difficult times when a borrower is diligently trying; or an elderly couple discussing safe investment options are all instances when a personalized customer experience makes all the difference. A real community bank has sound but flexible underwriting standards that can sometimes offer borrowers alternatives to the stringent requirements of the secondary market or a canned, self-service "box" solution offered by some of our bigger banking brethren. We can all learn from the passionate defense that George Bailey makes as the Board considers the future of the institution after his father's passing, "Just remember this, Mister Potter, that this 'rabble' you're talking

about... they do most of the working and paying, living, and dying in this community and is it too much to have them work and pay and live and die in a couple of decent rooms and a bath?"

As CEO, my vision for the organization embodies the personal relationship qualities represented by the Bailey Bros. Building and Loan. Harry Bailey, George's brother, captures it best as the movie culminates in the final scene with the town folks rallying around George:

"A toast to my big brother George, the richest man in town!" At Springs Valley Bank & Trust, we all aspire to be George Bailey.



If you are a current customer, we thank you for your business. If you haven't tried us, take the Springs Valley Challenge, and put us to the test. If we don't provide one of the best banking experiences that you've enjoyed in your lifetime, please let me know personally.

Ok, it's time to put a wrap on this piece (pun intended with Christmas around the corner). So, in the immortal words of Sam Wainwright,

"Hee-Haw and Merry Christmas!"

Springs Valley Donates to Cops for Kids for Kids

Springs Valley Bank & Trust Company recently made a donation to Cops for Kids in Princeton! Thank you to all who make this amazing program possible!



Pictured: Erica Kenley, Springs Valley Universal Banker & Neftali Padilla, Princeton Police Department

Christmas Parades, Rain or Shine!

Springs Valley team members and their families and friends love a good parade - rain, shine, or even cold! Everyone was in festive spirits, despite the weather recently in the Celestine and Princeton Christmas Parades. After all, one can never have too much Christmas spirit!



Springs Valley at the Celestine Christmas Parade

Springs Valley at the Princeton Christmas Parade



Springs Valley Ag Matters Event

On Wednesday, December 1, 2021, Springs Valley held another successful Ag Matters Event!



Our Roots Are Firmly Planted Here.



Getting set up!

PRESENTATIONS BY

STEVE KLUEMPER, PRESIDENT OF AGRISTRATEGIES LLC:

TRANSITIONING YOUR FARM

MAKING FINANCIAL DECISIONS FOR YOUR FARM

KEEPING SCORE AND THE STATS FOR YOUR FARM

CREDITS:

Approved for 3 hours of NLS Credits
Approved for 2.5 hours of CPE Credits



Ross Key
Vice President &
Agricultural
Relationship Sales
Manager
812.634.4813
rkey@svbt.com



Josh Lottes
Assistant Vice
President &
Business Banker
812.634.4866
jlottes@svbt.com

Prizes for some lucky attendees!



You are never too old to set another goal or
to dream a new dream.

C. S. LEWIS

MERRY

Christmas



*Springs Valley is here to help
your **2022** dreams come true!*

*Loyal to you, your family,
and your future.*



springsvalley

BANK & TRUST COMPANY

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Member
FDIC
EQUAL HOUSING
LENDER

\$5 Cash n Dash!

COMMUNITY EDUCATIONAL DAY

at Springs Valley's Interactive Teller Machines

A Springs Valley team member will show you how to use our ITM!

Get \$5.00* and a Mug of Hot Chocolate* on Monday, January 3, 2022 @ 9am-4pm EST

JASPER - THIRD AVENUE
865 Third Avenue • Jasper, IN

or located at

WASHINGTON BANKING CENTER
1717 S State Road 57
Washington, IN



Loyal to you, your family, and your future.

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*One (1) \$5.00 bill per customer. \$5.00 must be deposited into a Springs Valley account and using a Springs Valley Interactive Teller Machine (ITM) on Monday, January 3, 2022, located at 865 Third Avenue Jasper, Indiana, 47546 or located at 1717 S State Road 57 Washington, Indiana. Coffee mug and hot chocolate while supplies last.