



Fleur de Lis

Sentinel

FEBRUARY 2022

FOR OUR COMMUNITY

New Year. New Numbers.

by Sandra K Hemmerlein, JD, CTFA

Happy 2022! Another great year in the markets – the S&P 500 ended up 28.16% in 2021!

After strong market performances in 2020 and 2021, we may think that the market cannot perform as well in 2022. History has shown after a 25% plus return, the market has never outdone itself the following year. However, 85% of the time, the following year return has been positive, with an average return of 11.6% (Source: FactSet, LPL Research). We like to remind clients to stay the course. If you do have concerns, please do not hesitate to contact us so that we can discuss your individual situation and together determine the best course of action for you.

The new year brings changes to several IRS exemptions and limits. The Federal estate, gift, and generation-skipping transfer (GST) tax exemption has again increased for 2022. The lifetime exemption is now \$12.06 million per individual and \$24.12 million per married

couple. The annual gift tax exclusion (which does not impact a donor's current \$12.06 million lifetime exemption from Federal gift tax) increases to \$16,000 per donor, per donee in 2022.

Contribution limits for employer-sponsored retirement plans have increased in 2022. Individuals can contribute \$20,500 per year or \$27,000 if aged 50 or older. For SIMPLE IRAs, contribution limits increase to \$14,000 or \$17,000 for those who are 50 and older. If you qualify, Roth and traditional IRA contributions are capped at \$6,000, or \$7,000 for those 50 years old and older.

One of the Financial Advisory Group's goals for 2022 is to enhance our financial planning services for our customers. As Financial Advisors, we know that delivering great outcomes is more than just outperforming an index. We want to have the best tools necessary to bring more clarity to your financial picture. With that in mind, we have invested in a more robust Financial Planning program for our customers. We look forward to working with you on what really matters – financial peace of mind!

Please do not hesitate to contact us if we can help with your financial and estate planning needs.

Put Your Plan in Motion

Springs Valley Financial Advisory Group does not take a one size fits all approach. Everyone is different. We think everyone's plan should reflect that. Bridge the gap of your assets and goals with a comprehensive financial plan. Partner with us to create your road map to success with actionable steps while keeping an eye on the future. We want to spend time meeting with you to gain an understanding of your needs, wants, and dreams.

We work together to create a plan that considers:

- Your current financial situation and future financial needs
- Your investment objectives and risk tolerances
- Your goals and the priority of obtaining them
- The legacy you will leave



springsvalley

FINANCIAL ADVISORY GROUP

fa.svbt.bank | 800.843.4947

Since 1902 |



Martin C. Kaiser
CTFA
Senior Executive Vice President,
Financial Advisory Group Manager
Office: 812.634.4841
Cell: 812.719.1541
mkaiser@svbt.com



Jason T. Schmitt
Vice President; Trust Officer
& Financial Advisor
Office: 812.634.4827
Cell: 812.639.9663
jschmitt@svbt.com



Sandra K. Hemmerlein
J.D., CTFA
Vice President; Trust Officer
& Financial Advisor
Office: 812.634.4917
Cell: 812.630.1164
shemmerlein@svbt.com



Timothy W. Fisher
Financial Advisor
Office: 812.634.4867
Cell: 812.499.9127
tfisher@svbt.com



Michelle Cave
Financial Advisory Group
Account Administrator
Office: 812.634.4852
Cell: 812.309.9610
mcave@svbt.com

Welcome to our team!

HELP US
Welcome



Angi Jones
Virtual Personal Banker
ajones@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Angi!



svbt.bank | 800.843.4947 | Since 1902 Member FDIC 

HELP US
Welcome



Michelle Mosby
Personal Banker
mmosby@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Michelle!



svbt.bank | 800.843.4947 | Since 1902 Member FDIC 

HELP US
Welcome



Elaine Mullis
Personal Banker
emullis@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Elaine!



svbt.bank | 800.843.4947 | Since 1902 Member FDIC 

HELP US
Welcome



Tracy Lee
Mortgage Loan Processor
tle@svbt.com

We're pleased to announce the newest member of our Springs Valley team.

Welcome to the team, Tracy!



svbt.bank | 800.843.4947 | Since 1902 Member FDIC 

**CORE
VALUES:**

**INITIATIVE.
COMPETENCE.
OWNERSHIP.**

**RESPECT.
TEAMWORK.
RESPONSIVENESS.**

**Congratulations
on your years of service!**

Celebrating
**20 Years
of Service!**

Craig Buse has been providing great banking service for 20 years at Springs Valley.

**Congrats
Craig!**



svbt.bank | 800.843.4947 | Since 1902 Member FDIC

Celebrating
**40 Years
of Service!**

Angie Jones has been providing great banking service for 40 years at Springs Valley.

**Congrats
Angie!**



svbt.bank | 800.843.4947 | Since 1902 Member FDIC

Celebrating
**20 Years
of Service!**

Diann Verkamp has been providing great banking service for 20 years at Springs Valley.

**Congrats
Diann!**



svbt.bank | 800.843.4947 | Since 1902 Member FDIC

**SVB&T Corporation, Parent
Company of Springs Valley
Bank & Trust Company,
Named to 2022
OTCQX Best 50**

JASPER, Indiana, January 27, 2022 – SVB&T Corporation (OTCQX: SVBT), parent company of Springs Valley Bank & Trust Company, is pleased to announce it has been named to the 2022 OTCQX® Best 50, a ranking of top performing companies traded on the OTCQX Best Market last year.

The OTCQX Best 50 is an annual ranking of the top 50 U.S. and international companies traded on the OTCQX market. The ranking is calculated based on an equal weighting of one-year total return and average daily dollar volume growth in the previous calendar year. Companies in the 2022 OTCQX Best 50 were ranked based on their performance in 2021.

The OTCQX Best Market offers transparent and efficient trading of established, investor-focused U.S. and global companies. To qualify for the OTCQX market, companies must meet high financial standards, follow best practice corporate governance, and demonstrate compliance with applicable securities laws.

"The OTCQX index represents a total of 600 companies. What an honor to be recognized as number 38 on the list of Best 50 stocks, and one of only three community banks that made the cut," stated President and CEO Jamie Shinabarger. He went on to say, "This is just further evidence that the bank's relevancy is at an all-time high: relevant for customers with innovative financial products and services delivered in a highly personalized fashion; relevant for the communities we operate in through our giving and staff engagement; and relevant for shareholders given the historic returns delivered!"

For the complete 2022 OTCQX Best 50 ranking, visit: https://www.otcmarts.com/files/2022_OTCQX_Best_50.pdf.

Locally Connected.

Better Ideas. Better Banking.

At Springs Valley, you actually get to work face-to-face with local specialists who take the time to understand your business and where you want to go.

And because we are locally focused, we're able to deliver decisions for services uniquely tailored to your situation - localized financial solutions on a personal level.



Meet Our Business Bankers!



Greg Matheis
Vice President & Business Banker
Jasper Main Street Banking Center
P: 812.634.4847
C: 812.661.0700
gmatheis@svbt.com



Brian P. Smith
Vice President & Business Banker
Jasper Main Street Banking Center
P: 812.634.4846
C: 812.309.0378
bsmith@svbt.com



Ken Schnaus
Vice President & Business Banker
Jasper Main Street Banking Center
P: 812.634.4836
C: 812.639.2574
kschnaus@svbt.com



John Clauss
Vice President & Business Banker
Washington Banking Center
P: 812.674.5434
C: 812.259.1688
jclauss@svbt.com



Josh Lottes
Assistant Vice President & Business Banker
Jasper Main Street Banking Center
P: 812.634.4866
C: 812.486.8638
jlottes@svbt.com



Zach Brown
Business Banker
Valley Banking Center
P: 812.936.5681
C: 812.797.6724
zbrown@svbt.com



JoElla Land
Vice President & Business Banker
Paoli Banking Center
P: 812.936.5614
C: 812.596.4778
jland@svbt.com



Rob Apple
Vice President & Business Banker
Princeton Banking Center
P: 812.635.5022
C: 812.459.1577
rapple@svbt.com



Ross Key
Vice President & Agriculture Relationship Sales Manager
P: 812.634.4813
C: 812.677.2808
rkey@svbt.com



Jordan Briggeman
Business Banker
Washington Banking Center
P: 812.674.5432
C: 812.259.2414
jbriggeman@svbt.com

FOCUSED
ON [YOU]



springsvalley

BANK & TRUST COMPANY

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