



Fleur de Lis

Sentinel

APRIL 2022

FOR OUR COMMUNITY

Springs Valley and ICBA Celebrate Community Banking Contributions That Help Local Communities Thrive

In recognition of Community Banking Month in April, Springs Valley Bank & Trust Company and the Independent Community Bankers of America (ICBA) are reminding consumers about why banking locally with a community bank matters.

"At Springs Valley we value the relationships we have with our customers and are always striving to provide the very best customer service and product offerings to meet their financial goals and needs," said Craig Buse, Senior Executive Vice President & CLO & COO. "We're proud to be a member of the communities we serve on account of we, along with our customers, call it home. It's the basis of our banking philosophy and a point of distinction that is reflected in everything we do."

Operating a true relationship-based community bank, Springs Valley is "big enough to bring the right products, services, and expertise to the table, yet small enough to be nimble, offer creative and customized solutions, priced competitively, while offering a solid value proposition." We form partnerships with a focused effort to bring together housing and other critical resources to meet the most pressing needs of our communities. Our team members volunteer innumerable hours serving on non-profit boards, economic development agencies, and other value-added community groups and Springs Valley donates countless dollars year-over-year toward youth sports and financial literacy, aging citizen groups, and other worthy community causes.

Community banks take in local deposits and redistribute them back into the community—consistently making more than 60 percent of small-business loans and more than 80 percent of agriculture loans. They also contribute tax dollars that help maintain local municipalities and keep local neighborhoods viable and strong because serving the best interests of their customers is fundamental to their business philosophy. Community banks:

- Are highly favored by small businesses, earning a 74 percent net satisfaction score compared to 60 percent for large banks, 46 percent for finance companies and just 25 percent for online lenders, according to a Federal Reserve study.

- Are committed lenders with loan growth that has outpaced noncommunity banks for eight years.
- Demonstrate safety and soundness with higher capital ratios and better loan quality than the largest institutions.
- Offer high-tech, high-touch service, giving consumers access to modern-day conveniences while maintaining the superior customer service for which community banks are known.
- Have a strong track record in helping underserved Americans by focusing a relatively large share of their resources in low- and moderate-income tracts.

"During ICBA Community Banking Month we are proud to recognize community banks as financial first responders who continue to demonstrate their flexibility to address unique financial needs while performing acts of community service that create healthy, resilient and vibrant communities, which benefit Americans nationwide," ICBA President and CEO Rebeca Romero Rainey said.

ICBA pays tribute to community banks for their ongoing contributions to their communities with ICBA's annual National Community Bank Service Awards showcasing the unmatched role community banks serve by reinvesting their customers' hard-earned dollars to support urban, suburban and rural communities throughout America.



Welcome To Our Team

HELP US
Welcome

Allison Lowe

Personal Banker
alowe@svbt.com

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the newest member of our
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*Welcome to the
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Amie Boger

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Caitlin Spangler

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Colby Stafford

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Corrina Smith

Personal Banker
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Jennifer Coleman

Personal Banker
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Karen Ray

Personal Banker
kray@svbt.com

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Chris Manship Joins Springs Valley as a Mortgage Loan Officer serving Orange & surrounding counties

Springs Valley Bank & Trust Company is pleased to announce the addition of Chris Manship as the newest member of the team. Chris will serve as a Mortgage Loan Officer in Orange & surrounding counties.

Chris is a graduate of Crawford County Jr-Sr High School. After graduating, he continued his academic and athletic career at Graceland University before graduating from Indiana State University with a Bachelor of Science degree. Upon completion of his undergraduate degree, he then relocated to Tampa, FL where he finished his post graduate degree from Nova Southeastern University receiving his Masters of Business Administration. In 2004, Chris moved back to Indiana where he continued his career in the financial services industry. Chris brings 17 years of banking experience and a passion for community banking to Springs Valley. Building great long-lasting relationships has always been at the forefront of his career.

Chris, his wife Lydia and their two children, Layla and Sawyer, currently reside in Salem, Indiana. Lydia is a Special Education Teacher at West Washington School Corporation where their children attend. Chris and his family enjoy spending time in the gym or at the softball field in their spare time.

Chris is a graduate of Southern Indiana (SI) Leadership in Floyd County and the Inaugural Orange County Leadership Program in Paoli. He had deep roots to the area as the majority of his family grew up and/or currently reside in Orange County. Chris has been previously involved in various volunteer activities from coaching elementary basketball and little league softball, to serving on the Purdue Extension Board and was a

former president of the Youth Service Bureau in Marengo, Indiana. Chris and his family currently attend the Paoli Wesleyan Church.

"I am honored to have the opportunity to work for a community bank that builds lifetime relationships with customers and community members," said Manship. "When I think of Springs Valley Bank & Trust Company a very important phrase comes to mind. 'People do business with people because they chose to, not because they have to. We can always find others doing the same thing or selling the same products: it's the personal connection that makes a difference.' I feel Springs Valley has always and will continue to keep the bank's mission statement at the forefront of doing business by enhancing the financial quality of life in the communities we serve by focusing on you, our customers."

"Chris's commitment to maximizing the customer experience is second to none and we are extremely proud to have Chris representing the Springs Valley Team," said Craig Buse, SEVP & CLO.

Chris can be reached at 812.936.5652 or cmanship@svbt.com. NMLS# 416647. His primary office is located at the Paoli Banking Center.



Springs Valley Donates \$5,000.00 to the Daviess County Museum Capital Renovation Project

Springs Valley Bank & Trust Company Donates \$5,000.00 to the Daviess County Museum 2021-2023 Capital Renovation Project.

The Daviess County Historical Society is dedicated to collecting and maintaining the history of the community and in 2021 announced a major project to renovate the ground floor of the historic 1868 museum building in downtown Washington. Over 2000 square feet of usable space will be added to accommodate exhibits, events, and much more.

Joe Wellman, Daviess County Historical Society Board of Director said, "The Daviess County Historical Society is extremely grateful to Springs Valley Bank & Trust Company for their donation towards the renovation project. Community support is vitally important to the Museum."

"Springs Valley was established in 1902 so we are celebrating our 120-year anniversary this year," said Dianna Land, SEVP & HR & Marketing Director at Springs Valley. "Preservation of history now and in the future is important to our communities."



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Wagon**

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L to R: Leo Lottes, Caitlin Lottes, and
Josh Lottes, Assistant Vice President
& Business Banker



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