



*Fleur de Lis*

# Sentinel

JUNE 2022

FOR OUR COMMUNITY

## Reflecting on the Past and Looking to the Future with National Homeownership Month

Source: <https://blog.enactmi.com/national-homeownership-month-part-1/>



Today, the mortgage industry continues the message of helping people realize the dream of responsible homeownership.

### SPRINGS VALLEY HOME MORTGAGE LOANS

Looking to Buy, Build, Refinance, or Cash-out Refinance? Decisions made locally, flexible payments and terms, minimal closing cost. Visit the SVBT Online Mortgage Center to get pre-approved or approved in 20 minutes or less! Our online calculators are great tools to get you started on some of your own financial scenarios.

We offer the following home mortgage loans!

#### CONSTRUCTION

If you're planning to build a new home or looking to remodel your existing home, let Springs Valley construct the perfect financing option for you. With our Home Construction Loan you will enjoy peace of mind with the Flexibility to lock in your interest rate and the Security of knowing your rate and payment at the time of closing.

#### NON-TRADITIONAL FINANCING

For those that ask, "Can I build my home with post frame construction and finance the cost?" The answer is YES, with Springs Valley. Construction loans for post-frame homes are typically not the same financing as conventional style homes and options may vary if you are your own general contractor. Contact a Springs Valley Mortgage Loan Officer for access to all the best rates and terms for your home mortgage.

#### HOME EQUITY LINE OF CREDIT

Let the equity you have in your home work for you. If you have any questions or would like to speak to a Mortgage Loan Officer, please contact us.

- Borrow up to 85% of your home's equity
- Decisions made locally
- Line of credit or fixed rate payment available
- Terms up to 20 years
- Consult tax advisor regarding the deductibility of interest

National Homeownership Month has gone through many iterations to get to where it is today.

**1920's:** The concept for celebrating homeownership begins as a week-long celebration thanks to local realtor associations wanting to promote the idea of homeownership

**1956:** The National Association of Realtors picks up the concept and celebrates it officially

**1976:** The week is officially renamed Private Property Week

**1986:** Renamed again to American Home Week

**2002:** President George W. Bush proclaims June as National Homeownership Month as the celebration is absorbed into an initiative created by the Department of Housing and Urban Development (HUD)

(continued on page 2)

### FIRST TIME HOMEBUYER

Springs Valley has attractive programs designed with first time home buyers in mind. These first time home buyer loans are designed to offer lower down payment requirements, assistance with down payments, closing costs, and flexible rates. To learn more about our First Time Home Buyer Programs, contact us today!

### VETERANS ADMINISTRATION (VA)

Qualified Veterans have the opportunity to purchase a home with no down payment required. VA Loans can also be used to refinance a home at a lower interest rate to lower your monthly payment or consolidate debt.

**Uses:** Purchase and refinance

**Rates:** Fixed and adjustable rate

**Closing Cost:** VA rules limit the amount of closing costs you're required to pay

**Types:** Primary residence 1-4 units

**Down payment:** Little to no down payment

**Credit Score:** See us for qualifications

**Private Mortgage Insurance (PMI):** Most low down payment mortgages require PMI which raises your monthly payments. VA Loans save you money because PMI is not required.

### FEDERAL HOUSING ADMINISTRATION (FHA)

FHA Loans are insured mortgage loans that are backed by the Federal Housing Administration (FHA). The federal government insures the loan in order to reduce their risk of loss if a borrower defaults on their mortgage payments. Typically, an FHA Loan is one of the easiest types of home loans to qualify for. There are several qualifications you'll learn about when you apply for your loan and speak with a mortgage loan officer at Springs Valley.

**Uses:** Purchase and refinance

**Rates:** Fixed and adjustable rate

**Closing Cost:** Average 2%-5% of loan amount but can be gifted along with down payment

**Down payment:** Low down payment

**Credit Score:** See us for qualifications

### US DEPARTMENT OF AGRICULTURE (USDA)

USDA rural development loans are designed to help medium income American's buy a home in rural and suburban communities. They are the most competitive loan in the market place. Our USDA loan experts can help see if you qualify to buy your new home.

**Down payment:** No money down

**Rates:** Low interest rates

**Term:** Up to 30 year fixed

**Government guaranteed**

**Credit Score:** See us for qualifications

**Closing Cost:** You have the ability to roll in your closing costs into the loan

Loan Disclaimer: Loans and Assistance programs for qualified applicants only. View Consumer loan rates online and for all other current rates, call one of our Mortgage Loan Officers. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply. Lender is not affiliated with government agencies. Loans are subject to credit review and approval.

### Professional Loan Program

We understand the unique financial needs of professionals. Whether you're still finishing residency or are a successful partner in a fast-growing practice, professional loans from Springs Valley Bank & Trust Company provide multiple financing options to help you manage your personal and professional expenses.

Finance up to \$750,000 with no down payment and up to \$1 Million (Established Professionals up to \$1.5 Million) with a down payment of 5% required when purchasing a home

No Private Mortgage Insurance (PMI) required

Fixed and Adjustable Rate Mortgage (ARM)\* loans available

\*After the ARM period, it is possible that the borrower's payment may increase substantially over the remaining term of the loan.

1. New Professional Loan Program is ideal for licensed Interns, Residents or Fellows in medical residency or scheduled to begin residency within 90 days of closing on a new home, or who have completed residency within the last 12 months and have started working for a hospital or physician group.

2. Established Professional Loan Program is ideal for licensed Non-Residents/Interns/Fellows (MD, DO, DPM, DDS, DMD, DMV, DC, or OD) who are employed with a hospital, dental center or physicians/dental group for more than one year or have been self-employed as a medical doctor or dentist for at least two years.

Terms and conditions apply. The Professional Loan Program is restricted to primary, owner-occupied residences only. Investment properties, second homes, construction-to-perm and lot loans are ineligible. If the borrower can document that the student loan payment is deferred or in forbearance for at least 12 months after closing, the student loan payment can be excluded from the debt-to-income calculation.

Loans are subject to credit review and approval.

## On the Move...

**springsvalley**  
**on the move**  
**LINDSAY PURDUE,**  
Deposit & Loan Specialist,  
Washington Banking Center  
[lpurdue@svbt.com](mailto:lpurdue@svbt.com)  
**Congrats Lindsay!**  
svbt.bank | 800.843.4947 | Since 1902 | Member FDIC

**springsvalley**  
**on the move**  
**ASHLEY LUEKEN,**  
Mortgage Loan Processor,  
Jasper Main Street  
Banking Center  
[alueken@svbt.com](mailto:alueken@svbt.com)  
**Congrats Ashley!**  
svbt.bank | 800.843.4947 | Since 1902 | Member FDIC

## Years of Service

**Celebrating**  
**10 Years of Service!**  
Sandy Hemmerlein has been providing great banking service for 10 years at Springs Valley.  
**Congrats Sandy!**  
svbt.bank | 800.843.4947 | Since 1902 | Member FDIC



# J. Craig Buse Named to the Board of Directors

SVB&T Corporation (OTCQX: SVBT), parent company of Springs Valley Bank & Trust Company, names J. Craig Buse as Board Director of both entities as of May 18, 2022.

"As a beginning step toward executing a formal President/CEO succession plan, I am proud to announce that J. Craig Buse has been added to the Springs Valley Bank Board and that of SVB&T Corporation as our second inside Director," stated President & CEO Jamie Shinabarger. He went on to say, "Craig has over two decades of banking experience and brings a broad and accomplished skillset to a true community bank Board of Directors. We have been preparing judiciously behind the scenes for my target date retirement at the end of 2024. As the December 31, 2024 date draws closer, I would anticipate other intermediary actions in preparation for the transition."

Joining Springs Valley in 2002, Craig has held several positions during his time at the Bank, with his most recent position that of Senior Executive Vice President & COO & CLO. In this additional role, Craig will join the current Directors to oversee Springs Valley through a wide variety of tasks including the establishment of policies and objectives and the approval of annual budgets.

Craig holds a Bachelor of Science degree in Computer Science and a Master of Science Information Security from Capella University. He is a 2012 graduate from the Graduate School of Banking in Madison, Wisconsin. Craig completed the Dubois County Leadership Academy in 2011 and was awarded the Independent Community Bankers "Rising Star" Award in 2009. In 2018, he was recognized as "20 Under 40" with Banking Exchange magazine. Individuals receiving a "20 Under 40" award demonstrated that they have

made a difference to their organization and their community and have a vision for the future of their financial institution and for banking.

Buse is the treasurer for Southwestern Indiana Child Advocacy Center Coalition and a member of the Northwood Good Samaritan Advisory Board. He also serves on the Indiana Statewide Certified Development Corporation Loan Committee. Craig is past president of the Rotary Club of Jasper and past board member of Indiana Bankers Future Leadership Development.

Craig resides in Santa Claus, Indiana, with his wife, Erika, two children, Chase and Colton, and their two Labradors, Rainer and Bailey.

"I appreciate the confidence the Springs Valley Board and shareholders have shown in me through this appointment," said J. Craig Buse. "Springs Valley Bank & Trust Company is a great place to work and bank. I am dedicated to continuing to help the organization grow and to support the wonderful communities we serve."

Mr. Buse can be reached at 812.634.4926, [cbuse@svbt.com](mailto:cbuse@svbt.com), or LinkedIn at <https://www.linkedin.com/in/craig-buse-28a8824/>



# Zach Brown Promoted to Assistant Vice President & Business Banker

Zach is from Paoli, Indiana and graduated from Paoli Jr. Sr. High School. Following graduation, Zach immediately joined the United States Marine Corps, where he spent five years on active duty, during which he served two tours in Afghanistan. After completing military service, Zach was offered the position as manager at the French Lick Airport. During this time, Zach worked to earn a BA in Business Leadership from Ashford University and an M.B.A with a specialization in finance. Zach also worked as the Executive Director for the Orange County Economic Development Partnership and has earned a certificate from Oklahoma Universities Economic Development Institute.

"Springs Valley Bank & Trust Company is a great place to use my skill set. I enjoy working with our customers to help them meet their financial goals. I am very thankful for the opportunity to continue doing this while also serving the community where my wife and I are raising our sons," said Brown.

Zach is currently serving as a member of the Orange County

Council and is a member of Elon Christian Church. He resides in French Lick, Indiana with his wife, Nikita and two sons, Cutler and Carston.

"Zach is a valuable part of the community and Springs Valley," said Craig Buse, SEVP & CLO & COO.

"His commitment to the community shines through as he goes about his daily business assisting folks in achieving their personal and business goals."

Zach can be reached at 812.936.5681 or [zbrown@svbt.com](mailto:zbrown@svbt.com).



# Chelsey Bell Promoted to Assistant Vice President & Banking Center Manager

Springs Valley Bank & Trust Company names Chelsey Bell, Assistant Vice President & Banking Center Manager of the Valley Banking Center. Chelsey began her banking career with Springs Valley in 2011 as a Teller. In 2018, she accepted a Universal Banker position and then became Banking Center Manager in January 2020, and currently oversees the day-to-day operations of the Valley Banking Center.

"I am proud to be a part of Springs Valley Bank and help enhance the financial quality of life in my community that I grew up in and love. I wouldn't be where I am today without the support and encouragement from family, friends and co-workers that are like a second family," said Chelsey.

Chelsey graduated from Springs Valley High School in 2007 with Academic Honors. In 2012 she graduated from Vincennes University with a Bachelor's Degree in Elementary & Special Education. Chelsey was a 2011 Recipient of the Golden Deeds Award and a 2019 graduate of the Orange County Community Leadership Program.

She is a member of Tri-Kappa Sorority in French Lick, PEO Sisterhood, and the Daughters of the American Revolution. In her spare time, she enjoys traveling, reading, and spending time with family and friends.

"Chelsey has consistently performed above expectations in her current role as Banking Center Manager," said Craig Buse, SEVP & CLO & COO. "Her role is highly essential to Springs Valley, and we are excited to reward her with this promotion to Assistant Vice President."

Chelsey can be reached at 812.936.5625 or [cbell@svbt.com](mailto:cbell@svbt.com).



# Nikita Brown Promoted to Assistant Vice President & Banking Center Manager

Springs Valley Bank & Trust Company names Nikita Brown, Assistant Vice President & Banking Center Manager of the Paoli Banking Center. Nikita began her banking career with Springs Valley in 2013 as a Teller. In 2018, she accepted a Universal Banker position and then became Banking Center Manager in January 2020, and currently oversees the day-to-day operations of the Banking Center.

"I am humbled by the opportunity to continue growing with Springs Valley Bank & Trust," said Nikita. "I will continue working with my customers to enhance their financial quality of life."

Nikita is a 2008 graduate from Springs Valley High School and a 2018 graduate of the Orange County Community Leadership Program. She holds a Universal Banker Certification. She is currently enrolled in Indiana Banker's Association's Leadership Development Program with an anticipated completion date of October 2022.

Nikita and husband, Zach, reside in French Lick with sons, Cutler & Carston and their dogs, Libbey and Maggie. She is a member

of Elon Christian Church, member and treasurer for Tri-Kappa of French Lick and is on the Board of Directors for Orange County Service Council and Habitat for Humanity. Nikita enjoys spending time with family, traveling to new places, shopping, and watching her boys play sports.

"Nikita, as Banking Center Manager, has played an integral part in the development and growth of Springs Valley," said Craig Buse, SEVP & CLO & COO. "We are thrilled to reward her hard work with the promotion to Assistant Vice President."

Nikita can be reached at 812.936.5616 or [nbrown@svbt.com](mailto:nbrown@svbt.com).



# Natalie Smith Promoted to Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Company recently promoted Natalie Smith to Vice President & Mortgage Loan Officer.

Natalie joined Springs Valley Bank & Trust Company in the Spring of 2019, after six years at Daviess County Economic Development as Project Manager. She has worked with numerous clients within Daviess County and the surrounding areas to facilitate dreams of purchasing a new home, refinancing customer's existing loans and manages construction loans for residential customers. She is the daughter of Dale and Vera Shake of Cumbuck, Indiana. She and her husband, Judge Gregory Smith, reside in Daviess County. Natalie and Greg have raised three sons, Brandon, Justin, and Sheldon.

Natalie is actively involved in community activities and serves her community on several boards. Natalie has served on the Westgate@Crane Authority Board of Directors for the last eight years, holding the office of Secretary and Chairperson of their governance committee and the Daviess County Visitors Bureau for the last seven years. She also serves on the Daviess County Alcohol and Tobacco Commission. She is a founding member and treasurer for the Washington Community Concert Series. Natalie is a member of Our Lady of Hope Church in Washington, Indiana.

"While I've been with Springs Valley Bank & Trust the past three years, I have closed over \$50 million worth of loans," said Natalie. "I'm happy to continue to help the people in our community get preapproved and see new houses being built in our community."

"Natalie has consistently performed above expectations in her current role as Mortgage Loan Officer," said Craig Buse, SEVP & CLO & COO. "Her role is highly essential to Springs Valley, and we are excited to reward her with this promotion to Vice President."

Mrs. Smith can be reached at 812.674.5433 or [nsmith@svbt.com](mailto:nsmith@svbt.com). NMLS #1851036



# Emily Rexing Promoted to Assistant Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Company promotes Emily Rexing to Assistant Vice President & Mortgage Loan Officer servicing Gibson and surrounding counties.

"We are excited to recognize Emily's hard work and dedication to Springs Valley," said Craig Buse, SEVP & CLO. "She plays an essential role at Springs Valley and her high level of performance has earned her the promotion."

Emily joined Springs Valley in October 2019. Before a career in banking, she was a Respiratory Therapist for nine years. She was raised in Gibson County and attended Princeton Community High School, graduating in 2006. Emily graduated from University of Southern Indiana with a degree in Respiratory Therapy.

Emily and her husband, Phil are proud parents of five daughters, Cora, Virginia, Loretta, Elouise, and Margaret. They reside in Owensville, Indiana. She is a member of St. James Catholic Church in Haubstadt. She is also a board member for Junior

Achievement. Hobbies include gardening, farming (where she often recruited to run the grain cart), and spending time with family.

"As a local to Gibson County, I am dedicated in my career to help individuals and families achieve the American dream of home ownership," said Emily. "Helping people reach these goals is great to be a part of."

Emily can be reached at 812.664.7975 or [erexing@svbt.com](mailto:erexing@svbt.com). NMLS# 1908381.





# Darek Turpin Promoted to Assistant Vice President & Investment Administrator

Springs Valley Bank & Trust Company promotes Darek Turpin to Assistant Vice President & Investment Administrator II.

Darek joined Springs Valley in 2016 as an Investment Administrator. In 2020, he was promoted from Investment Administrator I to Investment Administrator II.

Darek received his undergraduate degree from the University of Southern Indiana in finance with a minor in economics. He received a Master of Business Administration degree from Ball State University. Darek has also received certificates from Yale University and Northwestern University in Investment Management Theory and Practice and Financial Planner, respectively. He holds Certified Financial Planner (CFP®), Certified Investment Management Analyst (CIMA®), and Accredited Fiduciary Investment Manager (AFIM®) designations.

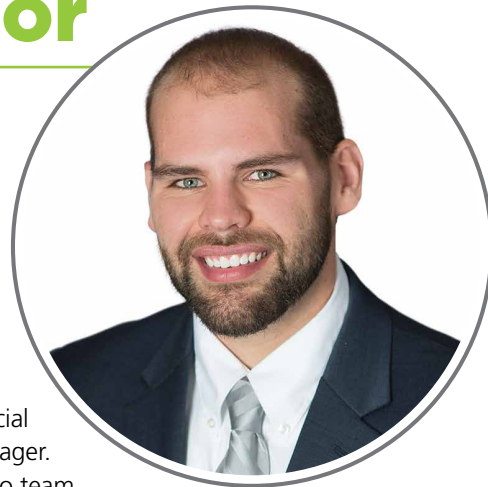
Darek and his wife, Maggie, reside in Dubois County, Indiana. They have two children, Mia and Darci. Darek is a 2019 graduate of The Dubois Leadership Academy. In the past he has served on the Dubois County Purdue Extension Board. He has also been an

adjunct professor at Vincennes University Jasper for various economics courses.

"Darek's abilities and approach are in lock step with Springs Valley's mission," said Marty Kaiser, SEVP & Financial Advisory Group Manager. "He is seen as a go-to team member, and I am extremely pleased to see him receive this promotion."

"I am very fortunate that my work at the Springs Valley Financial Advisory Group aligns with my interests," said Darek. "I am thankful for the promotion."

Darek can be reached at 812.634.4862 or [dturpin@svbt.com](mailto:dturpin@svbt.com).



# Kabrea Robling Promoted to Assistant Vice President & Mortgage Loan Officer

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

Kabrea has been with Springs Valley for the past seven years. She has worked as a personal banker, eBanking Specialist, Mortgage Loan Processor/Underwriter and is currently a Mortgage Loan Officer for Dubois and surrounding counties.

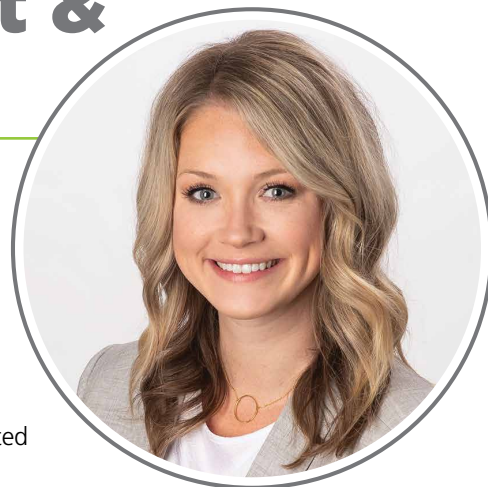
"I am feeling an abundance of joy and very honored to be recognized as Assistance Vice President for Springs Valley Bank & Trust. Springs Valley has provided me opportunities to advance and expand knowledge within my career. I am blessed to work with a team of individuals who are passionate about their work while enhancing the financial quality of life for our customers," said Kabrea.

Kabrea is a 2013 graduate of Southridge High School. She is currently attending Vincennes University and pursuing a degree in Business Management – Finance Concentration degree. In 2019, Kabrea completed the IBA Mortgage Lending School. Kabrea is the daughter of Dale & Liz Robling and Melissa & Charles 'Chuck' Garrett. Kabrea's fiancé is Douglas Buschkoetter.

Kabrea serves on the board as secretary for the Young Professional Network of Southern Indiana. Kabrea participates in church league softball for Zoar United Methodist church of Holland. She enjoys yoga, golfing, spending time outdoors, and spending time with family and friends.

"Kabrea is an asset to Springs Valley, she is passionate about growth within the communities we serve and has strong values that align with ours." stated Craig Buse, SEVP & COO & CLO. "We are truly lucky to have her on our team."

Ms. Robling can be reached at 812.634.4817 or [krobbling@svbt.com](mailto:krobbling@svbt.com). NMLS #2141417



# Kaleb Renner Joins Springs Valley as an **Investment Analyst Intern**

Springs Valley Bank & Trust Company is delighted to welcome Kaleb Renner as the Investment Analyst Intern over the course of the summer. He will be working directly with the Springs Valley Financial Advisory Group.

Springs Valley's Internship Program provides interns career connections, mentorship, and networking opportunities within Springs Valley and the banking industry. The focus on the Program is to attract local talent to Springs Valley and identify potential future employees.

Kaleb graduated with an academic honors diploma from Jasper High School. He is currently an undergraduate student at Indiana University studying finance. Kaleb is the son of Kurt and Michelle Renner and has two sisters Macy and Madison Renner.

Kaleb started his career journey as a store clerk at IGA, then went on to work in the food service department at Memorial Hospital and Health Care. Afterwards, he started at Stens where he was a warehouse assistant before going off to college. Kaleb is a former member of Business Professionals of America, where he advanced on to state level for accounting, banking, and finance. He is also a former member of FCA (Fellowship of Christian Athletes).

Before he left for college, Kaleb was an altar server at St. Mary's Church in Ireland.

Kaleb's hobbies include intramural sports, fishing, and traveling. Kaleb stated, "I'm thrilled to have been accepted as the new Investment Analyst at Springs Valley Bank & Trust for the summer.

I'm excited to put my newly acquired knowledge to use and to further develop my financial and professional abilities."

"We are happy to have a bright young person like Kaleb join us for the summer," noted Darek Turpin, Investment Administrator. "We have some projects and tasks lined up for Kaleb that will add value to our clients and provide him with experience beyond the classroom."



# Olivia Brown Joins Springs Valley as an **Accounting Intern**

Springs Valley Bank & Trust Company is thrilled to welcome Olivia Brown as the Accounting Intern over the course of the summer. She has previously worked for Springs Valley as a Seasonal Personal Banker.

Springs Valley's Internship Program provides interns career connections, mentorship, and networking opportunities within Springs Valley and the banking industry. The focus on the Program is to attract local talent to Springs Valley and identify potential future employees.

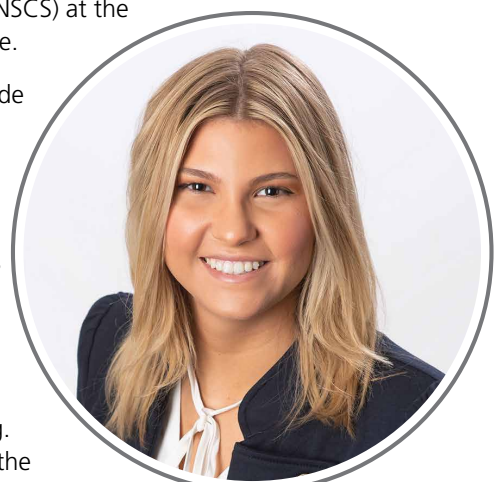
Olivia is a 2020 graduate of Washington High School. She is currently enrolled at the University of Louisville working towards a bachelor's degree in Accounting with a minor in International Business. She is also certified in Microsoft. Before Olivia worked at Springs Valley, she worked at Washington Catholic Cardinal Care and helped her father with his painting business.

Olivia is the daughter of Bill and Michelle Brown of Washington, Indiana. She has one older brother, Connor Brown. She is a member of the Sigma Kappa sorority. Sigma Kappa's main philanthropy is the Walk to End Alzheimer's, which is held during the fall. Olivia is also a member of the National Society of

Collegiate Scholars (NSCS) at the University of Louisville.

Olivia's hobbies include drawing, listening to music, watching movies and knitting. Olivia stated, "Interning at Springs Valley will allow me to experience all the different aspects of the business world especially accounting. I am excited to start the internship as it will help prepare me for my future career."

"We are excited to welcome Olivia to our team," said Craig Buse, SEVP & Chief Lending Officer & Chief Operating Officer. "We look forward to helping her learn and develop new skills she can utilize in her future career."



# Peyton Nalley Joins Springs Valley as a **Marketing Intern**

Springs Valley Bank & Trust Company is thrilled to welcome Peyton Nalley as the Marketing Intern over the course of the summer. For the past year, she has been working as a seasonal Operations Assistant at Springs Valley.

Springs Valley's Internship Program provides interns career connections, mentorship, and networking opportunities within Springs Valley and the banking industry. The focus on the Program is to attract local talent to Springs Valley and identify potential future employees.

Peyton is a 2019 graduate from Southridge High School. She is currently an undergraduate student at the University of Southern Indiana majoring in Marketing with a minor in Social Media and receiving a certificate in sales. Peyton is the daughter of Clint and Christy Nalley and she has two younger sisters; Kennedy and Camryn Nalley.

Peyton is a member of St. Mary's parish and a member of the VFW post #2366 in Huntingburg, IN. In her spare time, Peyton enjoys reading, exercising, boating, going to concerts, and

spending time with her family and friends.

Peyton expressed, "I am excited to be back at Springs Valley this summer as the Marketing Intern! I can't wait to learn more about such a great company and continue to grow individually."

"We are excited for Peyton to join our team this summer," noted Dianna B. Land, SEVP & HR & Marketing Manager. "Our internship program will provide Peyton real world opportunities that she will be able to use in her future endeavors."



## CORE VALUES:

**INITIATIVE.  
COMPETENCE.  
OWNERSHIP.**

**RESPECT.  
TEAMWORK.  
RESPONSIVENESS.**



JOIN  
SPRINGS VALLEY'S

# Winning Team

## NOW HIRING

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Visit [svbt.bank](http://svbt.bank) to apply. Don't see the job you are looking for? You can submit a resume for future consideration by eMailing [careers@svbt.com](mailto:careers@svbt.com).





## Springs Valley Bank & Trust Company announces a \$15,000.00 Investment in the Community with the Creation of an Endowment with Our Community Foundation

Springs Valley Bank & Trust Company announces a \$15,000.00 investment in the community with the creation of an endowment with Our Community Foundation.

"Springs Valley Bank & Trust Company is pleased to announce its partnership with Our Community Foundation in Daviess County," said Craig Buse, SEVP & CLO. "Springs Valley's commitment to this endowment will provide an important source of funds for future generations."

Our Community Foundation's mission is to meet the changing needs of the community by fostering a culture of local philanthropy. Springs Valley Bank & Trust Endowment is an unrestricted fund. This fund supports discretionary grantmaking and provides flexibility for Our Community Foundation to do what they do best - assess community needs and respond by awarding grants to nonprofit organizations.

"Springs Valley's mission is to enhance the quality of life in our communities," said Dianna B. Land, SEVP & HR & Marketing Manager. "The investment in this endowment shows our commitment to future growth and sustainability of Daviess County."

"On behalf of Our Community Foundation's 18-member Board of Directors, we thank Springs Valley for their gift to build endowment for the good of Daviess County, forever," said Joe Singleton, President of the Board. "We appreciate the trust they have placed in us for their charitable work here and look forward to our continued partnership in the years to come."

### ABOUT OUR COMMUNITY FOUNDATION

Through the financial resources of a broad base of donors, Our Community Foundation's mission is to meet the changing needs of the community by fostering a culture of local philanthropy. Organized in 2021 as part of a plan to separate the community foundation in Daviess County from a 9-county affiliation arrangement, local board members and staff are knowledgeable of the needs of the community and committed to leading the Foundation into the future.

For more information, visit Our Community Foundation's website at [www.localforever.org](http://www.localforever.org) or call (812) 698-5413.

# Home Mortgage Loans

Decisions made locally, flexible payments and terms, and minimal closing cost.

Visit the SVBT Online Mortgage Center at [svbt.bank](http://svbt.bank) to get Pre-Approved or Approved in 20 minutes!

## We offer the following home mortgage loans!

- Conventional Fixed Rate Loans • FHA • VA • USDA
- Conventional Adjustable Rate Loans • Pole Barn Homes

## Meet Our Mortgage Team!

Springs Valley's Mortgage Team will be happy to assist you with any additional questions you may have. Contact one of them today.



**Tina Marie Qualkenbush**

Vice President &  
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Office: 812.936.5632  
Cell: 812.521.8587  
[tqualkenbush@svbt.com](mailto:tqualkenbush@svbt.com)  
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**Megan D'Lee Mehringer**

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**Natalie J. Smith**

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**Emily Rexing**

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**Kabrea L. Robling**

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NMLS #: 2141417



**Christopher M. Manship**

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[cmanship@svbt.com](mailto:cmanship@svbt.com)  
NMLS #: 416647



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



Bank NMLS # 412076

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Member FDIC



Loans for qualified applicants only. View Consumer loan rates online and for all other current rates, call one of our loan professionals. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply.