



Fleur de Lis

Sentinel

SEPTEMBER 2022

FOR OUR COMMUNITY

National Mortgage Professional Month



SEPTEMBER IS
**NATIONAL
MORTGAGE
PROFESSIONAL
MONTH**
Bank NMLS # 412076

National Mortgage Professional Month is a time to honor all the mortgage professionals who play a role in helping people finance the dream of home ownership.

Most people are not aware of the number of people and amount of work involved between the moment someone decides to buy a home and the day the final contracts are signed. These loan officers, processors, underwriters, servicers, insurers, and so many other mortgage professionals work hard to make your home loan a reality.

Springs Valley recognizes that helping people realize their dream of homeownership requires the right group of people. We are thrilled to honor our group of mortgage professionals this month (and every month) who come to work every day with your needs as their single focus. Without our incredible staff, none of this would be possible.

Craig Buse-
Chief Lending Officer



FUN FACT ABOUT YOU:
I spent a big part of my childhood and teen years traveling the country with my grandpa and uncle fox hunting with hounds.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:
Seeing people grow in the bank. Helping customers succeed and hearing/learning about our employee's and customer's journeys.

Susan Richardson-
Vice President & Senior Mortgage
Loan Underwriter
NMLS #451137



FUN FACT ABOUT YOU:
I collect Case knives and love to go antiquing, reading, and spending time with friends and family, and my dog, Louie.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:
I am honored to be a part of a community bank that focuses on the needs of our local citizens. I have watched the bank grow and prosper over the years and I am very proud of our accomplishments. I have dedicated my career to helping people and I am grateful to Springs Valley for providing that opportunity.

Mortgage Loan Underwriter

Assists in providing the best financial solution for you!

- Evaluates your credit history and determines if your income can cover house payments and current debt you may have.
- Verifies all information the loan officer gathered from you, the borrower (pay stubs, asset documents, bank statements, tax returns, etc.).
- Makes sure the property you are purchasing is safe.
- Certifies the loan meets guidelines.



Loyal to you, your family, and your future.
Loans are subject to credit approval.

Mortgage Loan Processor

Organizes and reviews your loan information for our underwriters!

- Reviews for completion and accuracy of loan documents.
- Orders property appraisal and title work to be completed.
- Reviews home appraisals.
- Prepares loan documents for closing.



Loyal to you, your family, and your future.
Loans are subject to credit approval.

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Amber Kellams-
Mortgage Loan Processor



FUN FACT ABOUT YOU:

Although I do not care for heights, I enjoy riding roller coasters with my oldest. We like to travel to different amusement parks to ride all we can.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

I joined the Springs Valley mortgage team in January of 2021. I enjoy working for a community bank that cares about giving back to our small rural area. I am on the Board for Habitat for Humanity of Dubois County, community giveback is something I value.

Tina Marie Qualkenbush-
Vice President & Mortgage Loan Officer
NMLS #451145



FUN FACT ABOUT YOU:

I am a dog lover and always take them on vacation and plan our vacation around what is best for them.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

I've been at Springs Valley for 23 years in the loan department, and a Mortgage Loan Officer for 19 years. I treat each transaction as if it were my own, always keeping my client's best interest as my top priority.

"I love that I get to help people improve their lives by owning their own home."

Megan D'Lee Mehringer-
Vice President & Mortgage Loan Officer
NMLS #1537528



FUN FACT ABOUT YOU:

I love to play golf and have 2, two-year-old pit bulls and a 6 month old cane corso.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

I love that I get to help people improve their lives by owning their own home. I love helping first time home buyers and working with people that have outgrown their space and need an upgrade.

Kylee Eckert-
Mortgage Loan Processor



FUN FACT ABOUT YOU:

I love to cook! I am always looking up and trying new recipes.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

I love the relationships that I have made with others while here at the bank.

Ashley Lueken-
Mortgage Loan Processor



FUN FACT ABOUT YOU:

Because we love to travel and see new places, my family recently set a goal to visit every National Park in the United States.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

The thing I enjoy most about mortgage loan processing is the variety of tasks to be completed. With a steady stream of paperwork, data input, research, and regulations to keep up with, there is never a dull moment.

Natalie J Smith- Vice President & Mortgage Loan Officer
NMLS #1851036



FUN FACT ABOUT YOU:

I like to be outdoors working in my landscaping, watching golf on TV - but I do not play, and being with friends and family.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

I have worked for Springs Valley Bank for 3 years in Mortgage Lending for Daviess County and the surrounding counties. The day I can put a family in a home is my best day - sometimes they didn't think they would even qualify until we worked out a plan for them. Those are the most rewarding days.

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Kimberly Ann Seger- Assistant Vice President & Mortgage Loan Officer
NMLS #1707457



FUN FACT ABOUT YOU:

I love being a grandparent. It's SO much better than being a parent! I get to spoil them, send them home and most importantly, I don't have to get up in the middle of the night to take care of them. If I would have known this 30 years ago, I would have had grandkids first!

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

My favorite part of being a mortgage loan officer is making customers happy – They are happy when they get to purchase the home they really want, happy to refinance to a payment that they need, happy to use the equity in their home for other projects. It's a good feeling to have a positive impact on their long term financial health and of course, their happiness!

Emily Rexing- Assistant Vice President & Mortgage Loan Officer
NMLS #1908381



FUN FACT ABOUT YOU:

I enjoy canning and teaching kids how to cook!

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

I've been in the mortgage field and at Springs Valley for 3 years. I love most about my career is the endless opportunity to learn and help customers.

Christopher M. Manship- Mortgage Loan Officer
NMLS #416647



FUN FACT ABOUT YOU:

I love traveling across the United States with my daughter watching her play softball.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

I love that moment when we are at the closing table with our clients, that is when they know that a dream of home ownership has come true and I was able to be a small part of it.

"I love what I do and enjoy working with a great team!"

Kabrea L. Robling- Assistant Vice President & Mortgage Loan Officer
NMLS #2141417



FUN FACT ABOUT YOU:

I am a travel bug. I am always up for a spontaneous adventure.

WHAT DO YOU LOVE MOST ABOUT YOUR CAREER?:

I love what I do and enjoy working with a great team! My favorite aspect of my career is assisting clients with their home financing needs. Whether I am helping first time home buyers or current home owners, on a daily basis, I get to connect with people and our community. Each interaction with a client or referral source allows the opportunity to build a professional and friendly relationship.

Mortgage Loan Officer

Helps you find the best loan program(s) and guides you through the home buying process.

- Assists you with pre-approvals, educates you about the lending process and walks you through the loan origination to closing.
- Keeps track of deadlines and helps you gather necessary information.

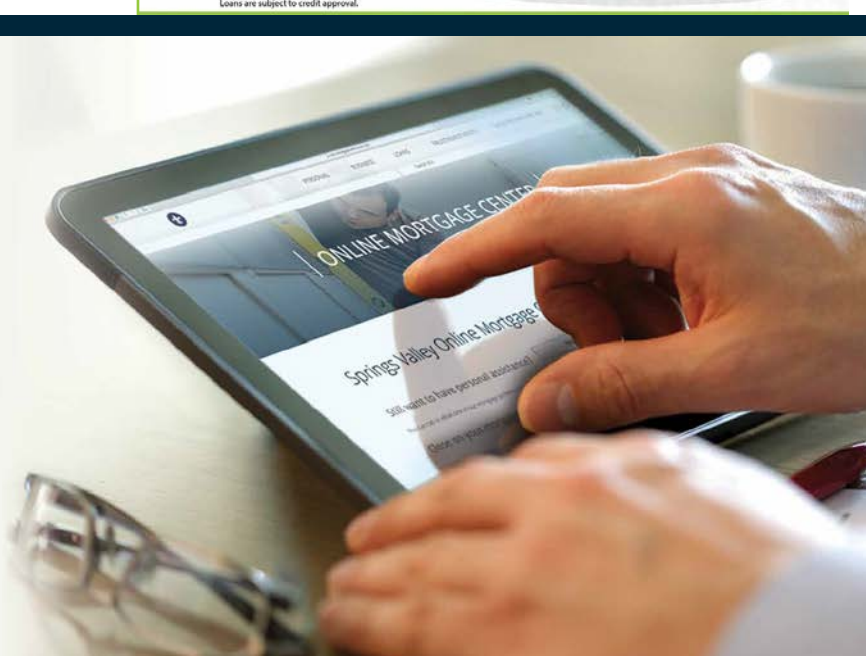


Loyal to you, your family, and your future.

Loans are subject to credit approval.

Springs Valley Online Mortgage Center

It's fast, easy, and available 24 hours a day at svbt.bank!



Harriet Brown Named Leader in Banking Excellence By Indiana Bankers Association

Harriett Brown, past president of Springs Valley Bank & Trust Company, Jasper, was posthumously honored by the Indiana Bankers Association with the IBA Leaders in Banking Excellence award, presented on August 5, 2022 at a special ceremony in Indianapolis, Indiana. This prestigious award celebrates exceptional leaders who have made a positive impact on Indiana banks and communities.

Harriett Brown began her 63-year banking career in 1926 at West Baden National Bank in West Baden Springs, joining the board of directors in 1949. The bank later became Springs Valley Bank & Trust Company. Brown was named president of Springs Valley in 1971, distinguishing her as one of the first female bank presidents in Indiana.

Mr. Jamie Shinabarger, current President and CEO of Springs Valley Bank & Trust Company, stated, "I can't imagine a more fitting capstone to the Springs Valley Bank 120th anniversary than acknowledging Harriett Brown, one of Indiana's first female bank presidents, with an amazing finance career that spanned over six decades!"

"I had the pleasure of working with Harriett Brown for two years before her retirement," stated Angie Jones, former Retail Deposit Manager with Springs Valley. "She was a very special lady at the Bank and highly respected in our community."

James C. Tucker, who serves on Springs Valley's Board of Directors, knew Harriett and shared his recollections: "It was my pleasure as a young lawyer representing Springs Valley Bank to have many occasions to work with Harriett Brown, then-president of the Bank. We became friends and that friendship lasted until her death in 2004 at age 98. She and Arnold Habig [founder of Springs Valley] were a wonderful team in advancing the Bank in its early years. Harriett Brown



had charisma and high intellect which aided her in her rise to election as the president of the Bank in a male-dominated field."

Four other members of the Indiana banking community were inducted into the class of 2022 leaders by IBA. Springs Valley wishes to congratulate the 2022 class of IBA Leaders in Banking Excellence: Andrew J. Briggs, Farmers & Merchants State Bank; Geneva Harriett Brown (deceased), Springs Valley Bank & Trust Company; David W. Heeter, Northwest Bank; John M. Kennedy, gbcBANK; Garry D. Kleer, First Bank Richmond.

For a brief historical look at Harriett Brown's rich legacy and her contribution to the Springs Valley Bank franchise and Indiana banking overall, visit: <https://svbt.bank/About-Us.aspx#History>





HELP US
Welcome

Katelyn Bruce

Personal Banker
Princeton Banking Center
kbruce@svbt.com

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

Welcome to the team, Katelyn!



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Welcome To Our Team!



HELP US
Welcome

Rebekah Green

Personal Banker
Jasper Main Street Banking Center
rgreen@svbt.com

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

Welcome to the team, Rebekah!



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HELP US
Welcome

Madelyn Blaize

Financial Advisory Group
Operations Specialist
Jasper Main Street Banking Center
mblaize@svbt.com

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

Welcome to the team Madelyn!



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CORE VALUES:

INITIATIVE.

COMPETENCE.

OWNERSHIP.

RESPECT.

TEAMWORK.

RESPONSIVENESS.

Celebrating

5 Years of Service!

Rachel Miller has been providing great banking service for 5 years at Springs Valley.

Congrats Rachel!




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Springs Valley Promotes Renee Nord To Trust Compliance Specialist

Springs Valley Bank & Trust Company promotes Renee Nord to Trust Compliance Specialist. Renee recently completed the Cannon Financial Institute's Trust, Audit, Compliance & Risk Management School, earning the Certified Fiduciary Investment Risk Specialist (CFIRS®) designation. Cannon Financial Institute is one of the leading global consulting and professional development firms serving the financial services industry. The course is based on an established set of industry-wide competencies that cover the concepts, rules, regulations, laws and standard operating procedures as applied to areas of trust audit, compliance and risk management.

Renee stated, "I'm proud to work with a team of dedicated professionals who strive to meet the financial planning needs of those in our community and I truly appreciate Springs Valley's commitment to the ongoing professional development of its employees."

Renee joined Springs Valley Bank in 2015, serving a total of five years as a Trust Operations Specialist, with previous experience in financial accounting, audit and compliance. Renee holds a bachelor's degree in accounting from Boise State University. Renee enjoys spending time with her husband, Jason, and their three children, Chase, Allyson, and JT. They are members of St. Joseph Catholic Church in Jasper. Renee volunteers her time as a Court Appointed Special Advocate (CASA) and on the Parish Picnic Committee with her church.

"Renee's compliance background, along with her attention to detail, make her a key member of the Financial Advisory Group," stated Tina Martin, Financial Advisory Group Operations Manager. "She has been a driving force for efficiencies within the department to help us continue to serve our clients at the highest level. We are proud to recognize Renee's recent accomplishment of earning the CFIRS® designation and are excited to see Renee grow in her new role as Trust Compliance Specialist."

"Renee Nord is a hardworking, dedicated, and skilled employee," said Marty Kaiser, SEVP and Financial Advisory Group Manager. "She fits in well with Springs Valley Bank's core values. With her recent Cannon Financial Institute certification, she has made herself more valuable to the Financial Advisory Group."



NOW HIRING

CLICK HERE!



- **ADMINISTRATIVE ASSISTANT -**
Jasper Main Street Banking Center • Jasper, IN
- **CUSTOMER SERVICE REPRESENTATIVE -**
Jasper Main Street Banking Center • Jasper, IN
- **PART-TIME CUSTOMER SERVICE REPRESENTATIVE -**
Jasper Main Street Banking Center • Jasper, IN
- **CUSTOMER SERVICE REPRESENTATIVE -**
Paoli Banking Center • Paoli, IN
- **PART-TIME CUSTOMER SERVICE REPRESENTATIVE -**
Paoli Banking Center • Paoli, IN
- **CUSTOMER SERVICE REPRESENTATIVE -**
Washington Banking Center • Washington, IN
- **PART-TIME CUSTOMER SERVICE REPRESENTATIVE -**
Washington Banking Center • Washington, IN

Visit 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.

JASPER - MAIN STREET BANKING CENTER

OPEN ON SATURDAYS



1500 Main Street

Drive-Thru & Lobby
Saturday Hours:

8:30 to 12:00 EST

ATM 24/7



Meet *Your* Interactive Teller Machine (ITM)

- Withdrawal cash
- Transfer money
- Deposit checks
- Ask a question
- Make a loan or credit card payment

With the exception of rolled coin or cashier checks, our Virtual Personal Bankers can do just about anything our personal bankers inside the banking center can do.



ITM LOCATIONS

**JASPER -
MAIN STREET**
1500 Main Street
Jasper, IN 47546

**JASPER -
THIRD AVENUE**
865 3rd Avenue
Jasper, IN 47546

**WASHINGTON
BANKING CENTER**
1717 South State Road 57, Suite A
Washington, IN 47501

Thank you. We Appreciate You.



Springs Valley invites you to join us for our customer and community appreciation 2022 cookouts!

Enjoy food, fun, camaraderie & register for prize drawings!¹

GET A FREE SPRINGS VALLEY 120 YEAR TOTE*



springsvalley

BANK & TRUST COMPANY

Loyal to you, your family, and your future.

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September 9

11 am to 1 pm
(EST)

**Valley Banking
Center**

8482 W State Road
French Lick

September 16

11 am to 1 pm
(EST)

**Jasper - Main Street
Banking Center**

1500 Main Street
Jasper

September 23

11 am to 1 pm
(EST)

**Paoli Banking
Center**

867 North Gospel Street
Paoli

September 30

11 am to 1 pm
(EST)

**Washington
Banking Center**

1717 South State Road 57
Suite A, Washington

October 7

11 am to 1 pm
(CST)

**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 6, 2022 at 8:30 a.m. (Eastern) and will end Saturday, November 5, 2022 at 1:00 p.m. (Eastern). Drawing will be held on Tuesday, November 8, 2022. 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.

\$5 Cash n Dash!

COMMUNITY EDUCATION 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 **Branded Springs Valley Mason Jar** with **iced coffee and a donut*** on **Saturday, September 24, 2022** @ 8:30am-12pm LOCAL TIME

JASPER - MAIN STREET
1500 Main Street
Jasper, IN

JASPER - THIRD AVENUE
865 Third Avenue
Jasper, IN

WASHINGTON BANKING CENTER
1717 S State Road 57
Washington, IN

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



springsvalley

BANK & TRUST COMPANY

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*One (1) \$5.00 bill per customer. \$5.00 must be deposited into a Springs Valley account by using a Springs Valley Interactive Teller Machine (ITM) on Saturday, September 24, 2022, located at 1500 Main Street, Jasper, Indiana, 47546; 865 Third Avenue, Jasper, Indiana, 47546; and 1717 S State Road 57, Washington, Indiana, 47501. Branded Springs Valley Mason Jar with iced coffee and a donut while supplies last.