



Fleur de Lis



Sentinel

NOVEMBER 2022

FOR OUR COMMUNITY

Agriculture Lending & Ag Event

SAVE THE DATE: SPRINGS VALLEY'S 2022 AG EVENT IS WEDNESDAY, DECEMBER 7, 2022!

Springs Valley is committed to working with our customers and supporting the economic strength of our communities. Our commitment to farming and rural communities goes back generations. After all, we've been here since 1902, providing financial insight and support to farm operators and agriculture related businesses. If you operate in the agricultural industry and need to speak to someone who understands your needs, give us a call today.

FARM REAL ESTATE LOANS

Finance purchases, improvements, or refinancing existing debt; Various repayment schedules are available; Competitive and flexible loan to values.

FARM EQUIPMENT LOANS

Finance new, used, or refinance existing equipment debt; Fixed or variable rate equipment loans; Flexible terms to match your needs.

FARM OPERATING LOANS

Finance all types of farm operating expenses; Online banking allows easy access to funds; Prime-indexed loans.



FARM SERVICE AGENCY (FSA) GUARANTEED LOANS

The Farm Service Agency's farm loan program offers a number of resources for individuals to obtain financing when their needs do not meet contemporary loan requirements. FSA guaranteed loans are available for annual operating expenses, equipment and livestock purchases, and farm ownership. Our experienced lending professionals will work with you and the local FSA staff to help you obtain the financial resources you desire.

(continued on page 2)

SMALL BUSINESS ADMINISTRATION (SBA) AND US DEPARTMENT OF AGRICULTURE (USDA)

SBA and USDA loans provide financing for almost any business purpose, including real estate purchase, business acquisition or startup, equipment, inventory,

and competitor and partner buyouts. Benefits of these loans include lower down payments and longer repayment terms than conventional bank loans, enabling small businesses to keep their cash flow for operational expenses and spend less on debt repayment.



Our Roots Are Firmly Planted Here.

Contact Ross or Josh today!



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Vice President & Agricultural
Relationship Sales Manager
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SPRINGS VALLEY
AgMatters

YOUR ALLY ON THE FARM

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spring山谷ley
on the move

MICHELLE L. MOSBY
Virtual Personal Banker
Jasper Third Avenue
Banking Center
mmosby@svbt.com

Congrats Michelle!

svbt.bank | 800.843.4947 | Since 1902

Celebrating
5 Years of Service!

Ashley McCoin has been providing great banking service for 5 years at Springs Valley.

Congrats Ashley!

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Anna L. Galloway Joins Springs Valley as a Banking Center Manager Serving Dubois & Surrounding Counties

Anna Galloway joined Springs Valley in July of this year as the Retail Banking Center Manager for Dubois County. She recently completed the bank's rigorous training program and is looking forward to serving in her new role as Banking Center Manager.

"We are pleased to have Anna as part of the Springs Valley team," said Dianna B, Land, SEVP & HR & Marketing manager. She brings a high level of energy, and her commitment to our customers and community very much aligns with the Springs Valley brand."

Anna is a 2012 graduate of Springs Valley High School in French Lick, Indiana. She then went on to attend Ball State University for four years. Anna majored in Family and Consumer Sciences with a focus on Hospitality and Food Management and a minor in Foundations of Management.

Anna started her career with Maurices at their Madison, Indiana store as an Assistant Manager. Over the course of five years Anna was promoted to different leadership positions at multiple locations throughout Kentucky and Indiana. During this time, she continued to learn, implement, and teach all aspects of management, sales, and the importance of putting the customers first.

Anna currently resides in Orange County, Indiana. She has a two-year-old daughter, Adeline and is married to Gage Gadau, who is currently active duty serving in the United States Army. Anna is currently looking for opportunities for community involvement in Dubois and the surrounding counties to strengthen her connection with the community. Anna's hobbies include reading, traveling, and spending time with her friends, family, and dogs.

"I am excited for the opportunity to serve the community as the new Banking Center Manager for Springs Valley's Jasper Banking Centers. I look forward to assisting with all your financial needs and building strong local relationships, while upholding our company's mission of enhancing the financial quality of life in our communities by focus on you," said Anna L. Galloway, Banking Center Manager.

Mrs. Galloway can be reached at 812.634.4909 or at agalloway@svbt.com.



**CORE
VALUES:**

**INITIATIVE.
COMPETENCE.
OWNERSHIP.**

**RESPECT.
TEAMWORK.
RESPONSIVENESS.**

HELP US

Welcome

Amber Cook

Personal Banker
Washington Banking Center
acook@svbt.com

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

Welcome to the team, Amber!



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HELP US

Welcome

Kathy Qualkenbush

Personal Banker
Paoli Banking Center
kqualkenbush@svbt.com

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

Welcome to the team Kathy!



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HELP US

Welcome

Victoria Young

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

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

Welcome to the team Victoria!



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JOIN
SPRINGS VALLEY'S

Winning Team

NOW HIRING

[CLICK HERE!](#)

- **ADMINISTRATIVE ASSISTANT -**
Jasper Main Street Banking Center • Jasper, IN
- **CUSTOMER SERVICE REPRESENTATIVE -**
Jasper Main Street Banking Center • Jasper, IN
- **LOAN ADMINISTRATIVE ASSISTANT -**
Washington Banking Center • Washington, IN
- **OPERATIONS SUPPORT -**
Jasper Third Avenue Banking Center • Jasper, 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.

you're invited

TO JOIN SPRINGS VALLEY

FOR OUR AG EVENT

December 7, 2022
Calumet Lake Events Plaza

PRESENTATIONS BY

DR. MATT ROBERTS,
SENIOR GRAINS & OILSEEDS
ANALYST, AMERICAN AG CREDIT

TOPICS:

**SURVIVING AND THRIVING IN AG
WHEN THE WORLD IS GOING CRAZY**
DRIVING AROUND THE BELTWAY

CREDITS:

Approved for 2 hours of NLS Credits
and 2 hours of CPE Credits



SPRINGS VALLEY
AgMatters
YOUR ALLY ON THE FARM



Don't Wait!

Reserve Your Seat Today!

We look forward to seeing you at
Calumet Lake Events Plaza
2210 N Mill St. • Jasper, Indiana 47546

Wednesday, December 7, 2022
9 am EST ~ 3 pm EST

Registration begins at 8:30 a.m.
Light breakfast and lunch will be served.

Call or eMail by November 16, 2022:

**RSVP BY WEDNESDAY,
NOVEMBER 16, 2022**
**AND BE ENTERED INTO A DRAWING FOR A
STIHL® MS 180 C-BE
CHAINSAW!**



**\$280
VALUE!**



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



springsvalley

BANK & TRUST COMPANY

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Entrants for drawing must be 18 years of age or older. Drawing will be held at the the Ag Event on Wednesday, December 7, 2022. No cash equivalent, substitution, or transfer of prize permitted. Must be present to win. Springs Valley Bank & Trust is not affiliated with, endorsed by or sponsored by STIHL®. STIHL® has not participated in or sponsored the STIHL® MS 180 C-BE Chainsaw giveaway conducted by Springs Valley Bank & Trust. The prize to be awarded has been purchased by Springs Valley Bank & Trust at retail from an authorized seller. No purchase necessary.