



Fleur de Lis

Sentinel

MAY 2023

FOR OUR COMMUNITY

Why Your Credit Score Matters & How Community Banking Can Help

Jordan Briggeman, *Business Banker*

"How is your credit score?", this is a question that can cause quite a bit of stress for people depending on their current financial situation. This 3-digit score represents so much, and at times it feels so overwhelming, and you just aren't sure what to do or even where to start.

A good credit score can help you qualify for lower interest rates and better loan terms, while a low score can make it challenging to access credit and financing. For small business owners, having a good credit score is especially important, as it can enable you to grow and expand your business.

Working with a community bank, like Springs Valley Bank & Trust Company, can help small business owners improve their credit scores and access credit and financing. They are often more flexible and willing to work with small business owners who may not meet the strict requirements of larger financial institutions. Community banks understand their local economy and the unique challenges faced by small businesses. They will take the time to build relationships with their clients and see what is in their best interest.

Building a relationship with a community banker can be the first step in improving your credit score. Your banker can help you understand what factors are impacting your score and provide guidance on how to improve it such as:

- ▶ Making on-time payments
- ▶ Keeping your credit utilization low
- ▶ Not closing old credit accounts

Not only can your local banker provide guidance on improving your credit score, but they can also offer financial education resources to help you manage your finances more effectively. This can include sharing webinars and other educational materials that can help you improve your financial literacy and make better financial decisions for your business.

In conclusion, banking with a community bank, like Springs Valley, is an effective way for individuals and small business owners to improve their credit scores and access credit and financing. By building a relationship with a community banker and following their guidance on improving your credit score, you can put your finances on the path to success.



Darek Turpin promoted to Assistant Vice President & Portfolio Manager

Springs Valley Bank & Trust Company has promoted Darek Turpin to Assistant Vice President & Portfolio Manager.

Darek joined Springs Valley in 2016 as an Investment Administrator. In 2020, he was promoted from Investment Administrator I to Investment Administrator II. In 2022, Darek was promoted to Assistant Vice President & 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, Indiana. They have two children, Mia and Darci. Darek is a 2019 graduate of the Dubois County 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 continues to improve his skill level and take on more responsibility within the Financial Advisory Group," said Marty Kaiser, SEVP & Financial Advisory Group Manager. "We are blessed to have such a dedicated and knowledgeable staff member on our team."

"I am grateful to have a job that I truly enjoy," said Darek. "I am appreciative to management for this promotion and excited for my future at Springs Valley."

Darek can be reached at **812.634.4862** or dturpin@svbt.bank.



Lane Knies joins Springs Valley as the Financial Advisory Group Intern

Springs Valley Bank & Trust Company is delighted to welcome Lane Knies as the Financial Advisory Group Intern over the course of the summer. He will be working directly with the Springs Valley Financial Advisory Group. For the last year Lane has worked as a seasonal Personal Banker 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.

Lane graduated from Northeast Dubois High School. He is currently an undergraduate student at Indiana University studying finance and real estate. Lane plans to take summer courses this summer while also interning with Springs Valley Bank & Trust. This fall, he will be taking I-core through the Kelley School of Business.

Lane stated, "I'm grateful to be working with the SVBT Financial Advisory Group this summer and looking forward

to the opportunities that they have to offer."

"We are excited to welcome Lane back to Springs Valley this summer in the Financial Advisory Group," noted Tina Martin, AVP & Financial Advisory Group Operations Manager.

"Lane will be able to help us on projects to better serve our clients with their financial needs while we offer him a learning opportunity beyond the classroom."



HELP US
Welcome

Heather D. Velazquez

Personal Banker
Washington Banking Center
hvelazquez@svbt.bank

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

*Welcome to the
team Heather!*



Celebrating

35

**Years of
Service!**



"In my 35 years at
Springs Valley Bank

Debbie Gardner, Personal Banker

& Trust Company, I have seen a lot of changes in banking, and it has been a joy to watch the Bank grow and remain committed to its roots in community banking. I have learned so much from my peers about banking. Looking back on my years at Springs Valley, I can't help but feel a deep gratitude for the opportunities and experiences I have had, as well as the lifelong relationships I have formed with my colleagues. I remain committed to the Bank's mission and am excited about what the future holds for both me and Springs Valley Bank." - *Debbie*

**Congrats
Debbie!**



HELP US
Welcome

Taylancee S. Miller

Loan Administrative Assistant
Washington Banking Center
tmiller@svbt.bank

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

*Welcome to the
team Taylancee!*



Celebrating

35

**Years of
Service!**



Marty Kaiser has
been with Springs
Valley Bank & Trust

Marty Kaiser
SEVP & Financial Advisory Group Manager

Company since 1988. Marty became the Trust Department Manager in 1999. He graduated from the Graduate School of Banking in 2003 and the ABA National Graduate Trust School in 2006, where he earned his Certified Trust & Financial Advisor (CTFA) designation. He was named Senior Vice President and Senior Trust Officer at Springs Valley in 2008. Marty's current position at Springs Valley is Senior Executive Vice President and Financial Advisory Group Manager.

**Congrats
Marty!**



Marty enjoys meeting with clients. His goal is for all Financial Advisory Group clients to feel comfortable that their financial plan meets their financial needs and gives them peace of mind knowing we are always acting in their best interest.

*Congrats
on your
Promotion!*



Sarah Hostetter
Compliance Analyst



NOW HIRING

Come join the SVBT team! To see available career opportunities and apply

[CLICK HERE](#)

- **BSA OFFICER**
Jasper Main Street Banking Center Jasper, IN
- **CUSTOMER SERVICE REPRESENTATIVE**
Jasper Main Street Banking Center Jasper, IN
- **COMPLIANCE ANALYST**
Jasper Main Street Banking Center Jasper, IN



WOW!

Our team members have been going above and beyond to provide WOW customer service experiences!



Katie Galloway



Britt Merritt



Veronica Perez-Cruz



Lindsay Purdue



Sandy Hemmerlein

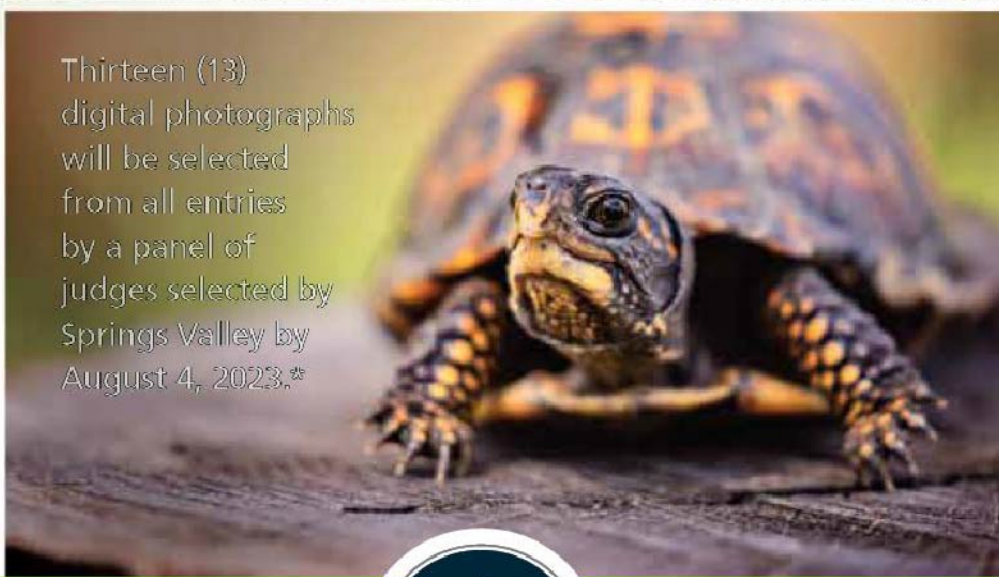


Ashley McCain

2024 Calendar Photo Contest

CAPTURE INDIANA WILDLIFE

Submit your entry beginning at 8:30 a.m. (EST) on
Monday, May 1, 2023, and ending
at 4:30 p.m. (EST)
on Friday, July 21, 2023.*



Thirteen (13)
digital photographs
will be selected
from all entries
by a panel of
judges selected by
Springs Valley by
August 4, 2023.*



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

springsvalley

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