



Fleur de Lis

Sentinel

JULY 2023

FOR OUR COMMUNITY

Springs Valley Digital Banking

Banking strategies are changing and evolving daily. In recent years, there has been a shift towards digital banking. Springs Valley has been working to keep up with the new technologies while also keeping our relationship with our customers top of mind. Read some highlights below of Springs Valley's digital banking tools that are safe, easy, and ready to use.

MOBILE DEPOSIT

Mobile Deposit¹ allows you to use your mobile phone to deposit checks. All you have to do is endorse the check by signing your name and writing "For SVBT Mobile Deposit Only" then snap a picture of the front and back of your check using your Springs Valley Mobile Banking App. This saves time and requires fewer trips to the ATM or Bank.

CREDIT SENSESM

Credit Sense^{SM2} is a convenient credit score service. All you have to do is log into your Springs Valley Mobile App. Credit sense provides instant access to your credit score as well as credit reporting, monitoring, and alerts. Credit SenseSM also provides educational tools to assist you in developing a better credit score and managing credit .

BILL PAY

Online Bill Pay eliminates the hassle of postage and check writing. Bill Pay offers unlimited bill pay transactions, the ability to create reoccurring and on-demand payments, and the ability to import information into accounting systems. It is a safe, fast, and convenient way to manage money.

ZELLE[®]

Zelle^{®3} is a fast, secure, and convenient digital payment service that allows you to send and receive money with just a few taps on your phone. With Zelle[®] you can easily split bills, pay friends back, or send money to family members, regardless of where they bank. Zelle[®] is fully integrated with Springs Valley Mobile Banking, so you won't have to download another app.



To learn more about these products and how to enroll and use them, you can use the Springs Valley Digital Services Instructions, found at svbt.bank. The banking industry is constantly evolving and developing and at Springs Valley, we are constantly working to keep our digital suite up-to-date and safe. Through it all, our mission remains the same: **to enhance the financial quality of life in our communities by focusing on YOU!**

¹Mobile deposits captured during a business day (M-F between 8:00 am to 5:00 pm EST), will be available same business day. Once the mobile deposit is received, our team will review and either approve or deny the transaction. If approved, your money will be available instantly. Subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. Springs Valley Mobile Deposit is available for select mobile devices. Download the Springs Valley Mobile App. Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. See svbt.bank/MobileDeposit for details and eligible mobile devices. ²Springs Valley Bank & Trust Company provides this service for information purposes only and does not have control over or endorse the information provided. The credit score provided is intended to help you understand the factors that affect your credit score, and ways you may be able to save money with Springs Valley Bank & Trust Company loan products. It is generally not used for loan approval purposes or for determining loan rates. Loan rates and approvals are based on information provided to the bank when you apply for a loan. The credit score found in the credit report may be different than the credit score you see here. The offers presented here are not offers to lend; normal underwriting criteria apply. Terms and conditions and offers are subject to change at any time. Date rates may apply. Check with your mobile phone carrier for details. ³Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle.

Celebrating

5 Years of Service!



Mara Ramirez, eBanking Specialist

"I have been with Springs Valley for 5 years now. I love what I do, my department and the people I work with. I love being able to help the Hispanic community with their everyday banking needs. I have learned so much being in operations and I'm still learning new things to this day. I look forward to many more years with SVBT." - Mara

Congrats Mara!



HELP US Welcome

Brandi Hubert

Compliance Analyst
Jasper Main Banking Center
bhubert@svbt.bank

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

Welcome to the team Brandi!



Like us Tweet us Connect with us



#SVBT

Refer-A-Friend

When your friend opens a new Consumer or Business Checking Account, you'll receive a

\$10.00 REFERRAL BONUS

into your Springs Valley checking account.*



Earning your \$10.00 is eZ!: 1) Print your name, address, phone number, and eMail address on this form; 2) Give it to a friend to bring in when they open a new Consumer or Business Checking Account; 3) Once your friend's account is open, you will receive \$10.00 into your Springs Valley Checking account. **Don't wait, Refer-A-Friend today!**

REFERRING CUSTOMER'S INFORMATION:

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone Number: _____
eMail: _____

FOR BANK USE ONLY

ISSUING BANKING CENTER # _____
ISSUING EMPLOYEE _____
ACCOUNT OPEN DATE _____
OPENING BANKING CENTER # _____
ACCOUNT TO CREDIT _____

Don't forget, you can open a Consumer Checking Account online!

Loyal to you, your family, and your future.



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BANK & TRUST COMPANY

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*A minimum deposit of is only \$50.00. Ask us for details. Coupon must be completed and provided to the Personal Banker at the time of the Checking account opening in order to qualify for this offer. If Checking account is opened online please eMail completed coupon to marketing@svbt.com or drop off at any Springs Valley Banking Center. The \$10.00 Bonus will be deposited into your Springs Valley Checking account within thirty days of the Checking account opening. The \$10.00 Bonus will be identified as "10 Bonus" on your monthly statement. This offer is not transferable, is limited to one per checking account, and may be altered or discontinued at any time without notice. The \$10.00 Bonus promotion may result in reportable income on Form 1099-INT to the customer and the IRS. We encourage customers to consult with their personal tax advisor. Bank rules and regulations may apply. Springs Valley does not disclose any confidential information about accounts opened. By participating in the Refer-A-Friend program, each party may be aware that the other could be a Springs Valley customer. By submitting this referral coupon, customer understands that disbursement of the incentive acknowledges an account opening to the referrer.

Patrick Sander joins Financial Advisory Group as Investment Portfolio Analyst

Springs Valley Bank & Trust Company is excited to welcome back Patrick Sander as an Investment Portfolio Analyst. Patrick spent the summer of 2021 as an Investment Analyst Intern with the Financial Advisory Group. Patrick will now be working directly with the Financial Advisory Group managing portfolios, financial planning, and investment research.



Patrick graduated from Southridge High School

in 2019. He went on to graduate from Indiana University Kelley School of Business with a bachelor's degree in finance and real estate. At Indiana University, Patrick was a member of the Real Estate Club. At Southridge, Patrick was involved in Business Professionals of America, National Honors Society, Fellowship of Christian Athletes and a member of the Wrestling, Baseball and Football teams.

Patrick is the son of Ron and Lynn Sander. He is a member at St. Mary's Church. He has served on three different week-long mission trips and was a Youth Group member throughout high school. Some of his hobbies include playing guitar, riding dirt bikes, hiking, and fishing.

"I am excited to join Springs Valley with my new role and to return to the community where I grew up. It is a privilege to give back to the area that has helped me get where I am today," said Patrick. "I am looking forward to working alongside a great team to address our clients' unique needs!"

"We are very excited to have Patrick join us full-time," noted Darek Turpin, AVP & Financial Advisory Group Portfolio Manager. "Patrick is a smart and personable young man that will help us deliver on our brand promise."

Makenzie VanHoy joins Springs Valley as Marketing Intern

Springs Valley Bank & Trust Company is excited to welcome Makenzie VanHoy as the Marketing Intern over the course of the summer. She will be working closely with the Marketing Team to execute Springs Valley's Digital Marketing strategy.



Makenzie graduated from Loogootee Jr. Sr. High School in 2021. She is currently attending Indiana University as a direct admit to the Kelley School of Business and will be entering her junior year this fall. At Indiana University, Makenzie is a member of IUDM, Hoosier Catholic Youth Group, and competes in intramural sports.

Makenzie is the daughter of Bob and Leslie VanHoy. She is a member of St. John's Catholic Church and was a youth group member throughout high school. Some of her hobbies include watching and participating in sports, photography, and traveling.

"I am thrilled to be joining the Springs Valley Bank & Trust team as a Marketing Intern. It's inspiring to work for a company that prioritizes community involvement and offers endless networking opportunities. I can't wait to dive in and contribute to the team's efforts in promoting the bank's mission and values," said Makenzie.

"We are excited and lucky to have Makenzie join our team this summer," said Brittany Scherzer, Digital Marketing Manager. "Her passion for marketing and strong work ethic are in direct alignment with Springs Valley's core values."

Ty Lawson joins Financial Advisory Group as Account Administrator

Springs Valley Bank & Trust Company is excited to welcome Ty Lawson as an Account Administrator. Ty graduated from Paoli Jr. Sr. High School and went on to be a 2023 Indiana University Kelley School of Business graduate with a major in finance.

Ty is the son of Jenny and Steve Lawson, and has one sister, Karington Lawson. He is a member at Paoli Wesleyan Church.



"I am extremely grateful for the opportunity to work at Springs Valley Bank & Trust," said Ty. "I am eager to be a part of such a dedicated and hardworking team!"

"We are fortunate to find a person of Ty's caliber to join our team," noted Marty Kaiser, SEVP & Financial Advisory Group Manager. "His IU Kelley School of Business education and growing up in Orange County will help him hit the ground running."



SPRINGS VALLEY'S

Online Mortgage Center

Pre-approval or approval in 20 minutes!

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

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 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.

#teamsvbt



springsvalleyONLINECHAT

assistance is just a click away!

Springs Valley's Online Chat is another great example of our convenient, **eZBanking**. Plus, you'll get the online safety and security you expect from Springs Valley.

No need to drive to a banking center. You don't even have to pick up a phone. Just go to **svbt.bank** and click on the green chat button to the lower right.

Springs Valley representatives are only one click away to assist with digital services, account transfers, loan payments, login help, opening a new account, and more.

2024 Calendar

**Photo
Contest**

CAPTURE INDIANA WILDLIFE





AB's Top 200 Community Banks

AMERICAN BANKER

2023 Top 200
Community
Banks

SVB&T Corporation, parent company of Springs Valley Bank & Trust Company, has ranked among the Top 200 publicly-traded banks and thrifts with assets of under \$2 billion, as published by American Banker for the years 2016 through 2022 (based on ROE). In its June 2023 issue, American Banker ranked Springs Valley 129th on its prestigious nationwide list.

AB PUB DATE	SVBT RANK	AVG ROE	TIME PERIOD
2023	129	11.85%	2022/2021/2020
2022	132	11.05%	2021/2020/2019
2021	182	10.05%	2020/2019/2018
2020	153	9.89%	2019/2018/2017
2019	102	10.68%	2018/2017/2016

Springs Valley is proud to be ranked among those elite financial institutions - a true testament to our resiliency and ability to pivot in response to adversity and uncertainty!

Why not put us to work for you?



svb&tcorporation

Loyal to you, your family, and your future.

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Any information conveyed in these statements regarding SVB&T Corporation's and its subsidiaries' anticipated future performance is forward-looking and therefore involves risks and uncertainties that could cause the results or developments to differ significantly from those indicated. These risks and uncertainties include, but are not limited to, risks and uncertainties inherent in general and local banking, as well as mortgage conditions, competitive factors specific to markets in which the company and its subsidiaries operate, future interest rate levels, changes in local real estate markets, legislative and regulatory decisions, capital market conditions and/or other factors.