



Fleur de Lis

Sentinel

AUGUST 2023

FOR OUR COMMUNITY

Our Business Services

DECISIONS MADE LOCALLY

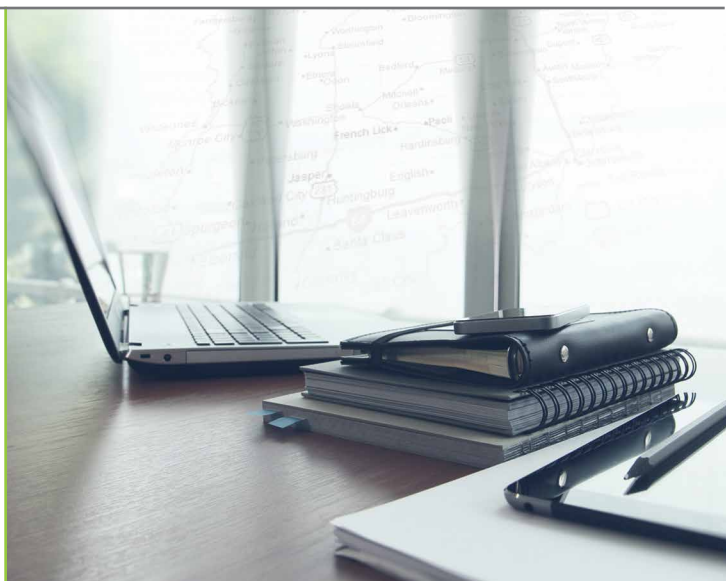
**Building valuable relationships,
generation to generation**

Because we are locally focused, Springs Valley can offer services uniquely tailored to your situation – localized financial solutions on a personal level.

FREE BUSINESS CHECKING¹

Perfect for most businesses!

- 1,000 **FREE** monthly transaction items
- **NO** minimum balance
- **NO** monthly service charge
- Up to \$10,000.00 currency deposited per month **FREE**
- **FREE** Instant Issue Business Debit Card²
- Access to over 55,000 Fee-Free ATMs⁴
- **FREE** Online Banking
- **FREE** Bill Pay
- **FREE** Mobile Banking³
- **FREE** eStatements
- Savings Plans



ELECTRONIC MERCHANT SERVICES

Convenience Is Key.

With Springs Valley's card services, your business can offer added convenience to your customers by accepting payments through credit or debit cards. We offer the latest equipment, including terminals, software, and mobile technology. Gift and loyalty card program options are also available.

BUSINESS ONLINE BANKING

It's a convenient, simple and secure way to do your banking. You can do many of the day-to-day transactions you go to the bank for, but at times that are more convenient for you. If you have a question or would like to enroll in any of our products, please contact us today!

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BUSINESS MOBILE BANKING

Anytime, Anywhere Business Banking.

Key Features

- Account balances
- Transaction history
- View check images
- Transfers
- Remote deposit capture
- Approvals (ACH and transfers)
- User entitlements
- Multifactor authentication and secure login

DEBIT & CREDIT CARDS

Get a business debit card on the spot. Walk into any Springs Valley Banking Center, open an account and walk out with your new debit card in-hand... instantly. No more waiting to receive a card in the mail; no more inconvenience, having to carry cash or checks until a replacement or new debit card is received.²

Our Visa® Business Credit Card makes it convenient and easy to track business purchases and travel and entertainment expenses. Multiple cards are available, each with a different account number, credit limit, and detailed individual statement.

With Springs Valley's Business Credit Card, you even earn reward points. Start earning your points now!

CASH MANAGEMENT

A full range of cash management services allows you to streamline the collection of your receivables, concentrate your cash, reconcile your accounts, and report on your account activity automatically. Save time and money with automated payroll process/direct deposit.

- Review account status and history
- Check balances, see what checks have cleared
- Transfer funds between accounts
- Pay bills; no more checks to write, no stamps
- eMail questions to your Bank representative
- Reorder checks
- Stop payment of a check
- Download data to financial management software
- Receive eMail from the Bank when an account goes above or below your specified amount

eDEPOSITS

eDeposit allows you to make deposits electronically by utilizing a desktop scanner connected to your PC and the Internet. Users scan checks at their business location, then transmit data and check images electronically to Springs Valley Bank & Trust Company for deposit.

¹Minimum opening deposit of \$50.00 required. If the Free Business checking account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. Transaction items include all debits and credits. If the Free Business checking account exceeds \$10,000.00 in monthly coin and currency deposits, the account may be converted to another checking product. See our Fee Schedule for other fees that may be associated with this account. ²Some fees and conditions may apply. Instant Issue only applies to in-banking center visits. Springs Valley does not mail Instant Issue Debit Cards, nor do we prepare them in advance of the customer's in-banking center visit. ³Must be enrolled in Springs Valley's Online Banking. Enroll in SVBT Online and download the Springs Valley Mobile App. Message and data rates may apply. ⁴There are no Foreign ATM fees when using an ATM that is a member of the Alliance One Network or the Allpoint Network. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used.

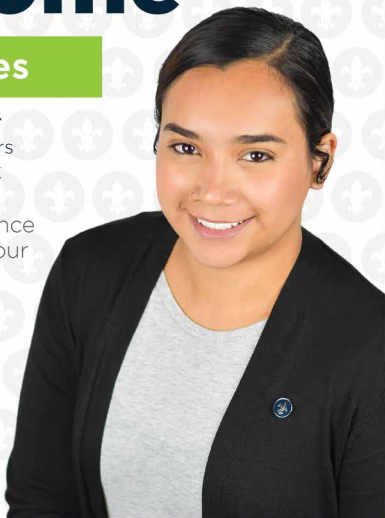
HELP US
Welcome


Nora I. Reyes

Personal Banker
Jasper Banking Centers
nreyes@svbt.bank


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

*Welcome to the
team Nora!*






svbt.bank | 800.843.4947 | Since 1902



Celebrating
10 Years of Service!


Nikita Brown, Assistant Vice President
& eServices Manager



“ I began my banking career with Springs Valley in 2013 as a Teller. In 2018, I was promoted to a Universal Banker and then became the Banking Center Manager of the Paoli banking center in January of 2020. Currently, I oversee day-to-day frontline operations and I have recently taken on the role of eServices Manager. In the past 10 years, I have grown as an individual and a professional. I'm grateful for the opportunity to continue my journey at Springs Valley and I am thankful for the many connections I've made and will continue to make in the future. ”

Nikita

Congrats Nikita!



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Member FDIC
LENDER



Orange County Habitat for Humanity - \$2,500.00 donation

Springs Valley is honored to donate \$2500.00 to the Orange County Habitat for Humanity in support of their new build in the community! We are thrilled to assist this incredible organization's efforts to provide housing for those in need in our local area. Pictured left to right: Nikita Brown, Assistant Vice President & eServices Manager; Brandon Query, OC Habitat for Humanity Program Director; JoElla Land, VP & Business Banker; Christopher M. Manship, Mortgage Loan Officer, NMLS 416647.



CYBER SECURITY TIP

**Keep Your Software
Up to Date**

- Turn on automatic system updates for your device
- Make sure your desktop web browser uses automatic security updates
- Keep your web browser plugins like Flash, Java, etc. updated

Source: <https://cipher.com/>

NOW HIRING

<https://www.svbt.bank/Careers.aspx>

If you would like to join the SVBT team and participate in the mentorship program click here for available career opportunities.

- **FULL-TIME CUSTOMER SERVICE REPRESENTATIVE** - Paoli Banking Center • Paoli, IN
- **PART-TIME CUSTOMER SERVICE REPRESENTATIVE** - Paoli Banking Center • Paoli, IN

Springs Valley invites you to join us for our

CUSTOMER & COMMUNITY

APPRECIATION

COOKOUTS

2023

Enjoy burgers, brats, chips, & more!

Visit our lobbies to register for our prize drawing!

ORANGE CO.
September 8
11 am to 1 pm
(EST)

Paoli Banking Center
867 North Gospel Street
Paoli

ORANGE CO.
September 15
11 am to 1 pm
(EST)

Valley Banking Center
8482 W State Road
French Lick

DUBOIS CO.
September 22
11 am to 1 pm
(EST)

*Jasper - Main Street
Banking Center*
1500 Main Street, Jasper

DAVISS CO.
September 29
11 am to 1 pm
(EST)

Washington Banking Center
1717 South State Road 57
Suite A, Washington

GIBSON CO.
October 6
11 am to 1 pm
(CST)

Princeton Banking Center
1501 West Broadway
Princeton

ENJOY



springsvalley

Swirls
ice cream

by **Zax**
Creamery



Giant Sunflower
contest judging

**Official terms and conditions
available upon request.

FREE
SVBT history
koozies!

*While supplies last.



Loyal to you, your family, and your future.

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BANK & TRUST COMPANY



Thank you to General Rental & Sales, LLC for the
tents, tables, & chairs at each appreciation day.

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