



Fleur de Lis

Sentinel

FOURTH QUARTER 2023

FOR REALTORS

When the Frost is on the ‘Punkin’

by Jamie Shinabarger, CEO



The author, James Whitcomb Riley, espouses the virtues of a crisp Fall and by all accounts we are finally there as we march through Thanksgiving and into December. What are we all thinking about by the time we get to mid-November? How about **FAMILY!**

Thanksgiving seems to kick off the end-of-year holiday season centered on our families gathered around a feast on November 23rd, followed by a seemingly all-day football viewing experience, maybe

a Black Friday excursion, and then a couple days to recover before Christmas decorating commences. Christmas gift shopping then becomes a priority, and Christmas cookie baking takes over the kitchen. At Springs Valley Bank & Trust, we genuinely strive every day of the year to make you feel like a part of our family. We do it by encouraging our officers, directors, and employees to have and take an intense interest and focus on our customers, shareholders, and communities.

“Without you, SVBT doesn’t exist.”

Sure, we have a mobile app, an ITM, contactless cards, mobile wallet and myriad other cool electronic bank products, but that’s not what sets Springs Valley apart. Providing a great customer service experience and banking relationship starts with a high degree of respect for those we serve. Without you, SVBT doesn’t exist. We don’t take you for granted, and we know we have to earn your business with each banking interaction that occurs. Notice I didn’t say, with each banking transaction. “Transaction” implies the lowest bar possible: get a task completed, check a box, good-enough or just-enough. That’s not the Springs Valley way. If we aren’t personal, if we aren’t

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fast and accurate, if we aren't anticipatory, if we don't communicate to your preference, and if we aren't respectful, we have missed the mark.

So as we pause for Thanksgiving 2023 which gives way to Christmas 2023 which gives way to New Years 2024, we want to say that we are **THANKFUL** for you, our customers, our shareholders, and our communities. We have had a great 2023 in spite of the turbulent economic factors... we've helped a lot of households achieve their dream of owning a home, save for college or a car, or perhaps retire a little more comfortably. We've helped entrepreneurs start or grow a business. We've helped farmers put out a crop or buy that 40 acres adjoining their farm. We've grown shareholder value and provided a respectable return. We've helped support our communities with donations and personal engagement

because we live, work, and play here. But we refuse to rest on our laurels. We have set our sights on a robust 2024 for the benefit of our stakeholders. We know it won't be easy, but we are committed to excellence and we challenge you to put us to the test!

*Merry Christmas
and
Happy Holidays
to all!*

- Jamie Shinabarger

HAPPY HOLIDAYS

AND A PROSPEROUS
NEW YEAR



CONTACT ONE OF SPRINGS VALLEY'S MORTGAGE SPECIALISTS TODAY!



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Springs Valley By *Your* Side

FOCUSED. DRIVEN.
SUPPORTIVE.

“ There are certain situations in which it is warranted to take the time and give a positive "shoutout" to those who go above and beyond in their position. When I count my blessings, I thank the dear Lord above for allowing the paths of my husband and I to cross with Springs Valley's Mortgage Loan Officer, Chris Manship. We worked with Chris on a construction loan to build our personally-designed home. Most couples I have talked to have emphasized how stressful the process of buying, and especially building a new home from scratch, can be. From the beginning to the end, Chris was there to see things through and to also provide peace of mind throughout the process. He took the time to answer questions; and believe me, I definitely had several of them. Even when we ran into a few snags, Chris worked hard and remained focused and driven to help us throughout the entire process. He not only showed exemplary professionalism in handling our loan, but he also offered the support and dedication that you would find in a neighbor here in our community. Chris was straightforward and very helpful in explaining the process from start to finish, and he went the extra mile to help make our forever home happen. I highly recommend Chris Manship and Springs Valley Bank & Trust Company for your home purchasing or construction loan needs! My husband and I never knew Chris before this experience, but we now feel that we have made another friend for life!

Thank you to Chris and Springs Valley, for helping turn our pencil-sketched dream on paper to where we now lay our heads at night. ”

- Stacy & Jacob McDaniel

*Pictured with Chris Manship,
Mortgage Loan Officer
NMLS #: 416647*



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