



Fleur de Lis

Sentinel

MAY 2024

FOR OUR COMMUNITY

Springs Valley Partners with INvestEd

Springs Valley Bank & Trust Company has a new partnership to help students fund their education or reach their student loan repayment goals!

We have partnered with **INvestEd**, a nonprofit that has been serving Hoosiers for over 40 years. INvestEd offers private student loan products with competitive rates and various repayment options.

TUITION LOANS:

After grants, scholarships, and even federal student loans are used, a student may still have a funding gap. INvestEd offers private student loan options to fill that gap while also providing expert assistance so you make informed decisions and only borrow what you need.

STUDENT LOAN REFINANCING:

Monthly student loan payments don't have to break your budget. Often borrowers are paying interest rates higher than they need to, and they may also be in the wrong repayment plan. Completing an application or

a quick call with one of INvestEd's experts may help you find options and could save you thousands with a lower interest rate, lower monthly payment, or both.



WE HELP STUDENTS
Get to School, Engage in School,
and Graduate

Click here to learn more about our partnership with INvestEd:

<https://www.svbt.bank/Student-Loans.aspx>

Congrats on your years of service!

Celebrating
25 Years of Service!



Brenda Hoover

“ I started working at the French Lick Banking Center 25 years ago after the factory I was working for closed its doors. I have seen many changes at SVBT in the years that I have been here. The growth has been phenomenal. I definitely don't want to be here another 25 but a few more years won't hurt.”

Brenda

Congrats Brenda!



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Celebrating
15 Years of Service!



Mike Egler

“ I have been with Springs Valley Bank and Trust for 15 years. I was hired for the Controller position. Over the past 15 years, the bank has grown considerably and I have been able to participate in many projects to further this growth. I have been fortunate to work with many great people while working here. Without all the hard work and dedication of all the employees of the company, Springs Valley Bank & Trust Company would not be where it is today.”

Mike

Congrats Mike!



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'STACHE
Your Savings
in Style!

'Stache
your cash
with



springsvalley
BANK & TRUST COMPANY

Dianna Land,
Senior Executive Vice President
& HR/Marketing Manager



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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.

● CUSTOMER SERVICE REPRESENTATIVE

Jasper Banking Centers • 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.bank.

CORE VALUES:

INITIATIVE. **INTEGRITY.**
COMPETENCE. **TEAMWORK.**
OWNERSHIP. **RESPONSIVENESS.**
RESPECT.

WOW MOMENTS



Natasha Hall
eBanking Specialist



Jordan Briggemann
AVP & Business Banker



Brooke Parks
Personal Banker



Kelly Rasche
Personal Banker



Avari Burger
Personal Banker



Kayla Sanders
Loan Operations



SAFECENTS: MONTHLY CYBER FINTIPS

Credit SenseSM

Credit SenseSM, powered by SavvyMoney[®], is a FREE tool that provides you with ongoing access to your credit score. This comprehensive service not only helps you stay on top of your credit score, it monitors your credit report and will send you alerts when something changes.

Springs 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. Data rates may apply. Check with your mobile phone carrier for details. Apple and the Apple logo are trademarks of Apple Inc, registered in the U.S. and other countries. App store is a service mark of Apple Inc. Android, Google Play, and the Google Play logo are trademarks of Google Inc.

STACHE Your Cash

with Springs Valley! A Year of Financial Fun!

[Learn More](#)

HELP US
Welcome

Kimberly D. Hinkle

Personal Banker
Washington Banking Center
khinkle@svbt.bank

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

*Welcome to the
team Kimberly!*



**Ace
Your
Finances!**

*'Stache
your cash
with*



springsvalley
BANK & TRUST COMPANY

Rachel Miller,
AVP & Credit Analyst

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MAKE THE DREAM OF HOMEOWNERSHIP A REALITY

WHAT IS HOP?

The Homeownership Opportunity Program (HOP) grant from FHLBank Indianapolis helps first-time home buyers with assistance for down payment, closing costs and counseling costs.

Up to \$20,000 per household may be requested.

Funding is announced each spring and is available on a first-come, first served basis. Many of our member financial institutions work directly with first-time home buyers or through community housing organizations to help individuals meet the program requirements.

Qualifying households could get up to

\$20,000

in assistance from an
FHLBank Indianapolis member.

PROGRAM REQUIREMENTS

To qualify for a HOP grant you must:

- Be a first-time home buyer* at or below 80% area median income
- Purchase a single-family home, condominium, duplex, or modular unit
- Contribute a minimum of \$500 towards the purchase of the home
- Complete a required home buyer counseling course
 - HOP funds may be used to cover the cost of counseling
- Not allow total housing debt to exceed 40% of total household gross income

*Definition of first-time home buyer can be found in the AHP implementation plan on our website.



TAKE THE NEXT STEP

Interested in using a HOP grant for down payment or closing cost assistance?
Contact your local FHLBank Indianapolis member:



springsvalley

BANK & TRUST COMPANY

svbt.bank | 800.843.4947 | Bank NMLS # 412076



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