



Fleur de Lis

Sentinel

JULY 2024

FOR OUR COMMUNITY

Unique and Simple Practices To **Empower Your** **Financial Journey**

Source: Brittany Merritt, Marketing Specialist

At Springs Valley Bank & Trust Company, we believe that building a robust savings fund is an essential cornerstone for financial wellness and community prosperity. By actively partnering with our valued clients, we strive to provide actionable, straightforward strategies that can help you start or continue to grow your savings fund. Here are a few unique and simple practices that can empower your financial journey and foster a culture of savings within our community.

Firstly, setting clear and attainable savings goals is a fundamental step. We recommend breaking down your goals into short-term, mid-term, and long-term categories. By distinguishing between these time frames, you can prioritize your savings efforts and maintain motivation. For instance, a short-term goal might be saving for a small emergency fund, while long-term goals could include retirement savings. Working together, we can help you tailor these goals to fit your unique financial situation, ensuring that each milestone is both realistic and achievable.

Another effective practice is to automate your savings. By setting up automatic transfers from your checking account to your savings account, you can consistently contribute to your savings without having to think about it. This 'set it and forget it' approach helps you stay disciplined and reduces the temptation to spend the money elsewhere. At Springs Valley, we offer a range of digital banking tools that make it easy to schedule these transfers, allowing you to focus on other aspects of your financial health while your savings grow steadily in the background.

Finally, consider the power of community in your savings journey. Engaging with family and friends about your savings goals can create a support system that encourages accountability and shared success. Our website (svbt.bank) also has a range of financial literacy videos aimed at fostering a collective understanding of good savings practices. By taking a small amount of time to watch these videos, you can gain valuable insights that can help you achieve your financial goals. Together, we can create a network of support that enhances individual savings efforts and contributes to the overall economic well-being of our community.

At Springs Valley Bank & Trust Company, we are committed to working together with you to build a secure financial future. By adopting these unique and simple savings practices, you can take proactive steps towards achieving your financial goals. Let us continue to partner in fostering a culture of savings and financial literacy, ensuring that our collective efforts lead to a prosperous and resilient community.



Round-UP & 'STACHE Your Education Fund

with



springsvalley
BANK & TRUST COMPANY

Destinee Conrad,
Personal Banker



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

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800.843.4947 | Since 1902



There is no fee for the Round-Up Savings Program. Eligible Springs Valley checking, and savings accounts can participate in the program. A consent form is required to be completed to participate in the Round-Up Savings Program. When you enroll in the Round-Up Savings Program, Springs Valley will round up the amount of any debit card purchases associated with your Springs Valley checking account to the next whole dollar amount and transfer the amount in excess of the purchase amount from your checking account to your savings account. On days you have multiple debit card transactions, we'll add up all of your daily round-ups and make one transfer to your savings. Each evening during our daily process, the transfer amount will be transferred from the checking account tied to the debit card(s) and deposited in the savings account you have designated for the program. If on a business day you do not have sufficient available funds in your checking account, or if any transaction has overdrawn your checking account, Springs Valley will not round up the purchase. If your debit card purchase is subsequently cancelled or reversed, such as a returned purchase, the corresponding round up transfer will remain in your savings account. Credit transactions, ATM-processed transactions, transfers between accounts, bill pay via online or mobile banking, or adjustment transactions will not be rounded up. Springs Valley reserves the right to cancel or modify the Round-Up Savings Program at any time. Business accounts are not eligible for the Round-Up Savings Program. Other terms and conditions may apply.



SAFECENTS: MONTHLY CYBER FINTIPS

Mobile Wallet

With a quick tap of your phone or smartwatch, you can use your Springs Valley Debt or Credit Card to pay at stores that accept mobile payments. To use it, just unlock your phone and hold it up to the reader at a participating retailer. When you use Mobile Wallet, your card number is replaced by a unique code for each transaction. That means your actual card number is never shared, adding an extra layer of security when you shop.

Please visit svbt.bank for more details. Terms and conditions may apply.

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Ayla McIntire Promoted to Executive Assistant

Springs Valley Bank & Trust Company names Ayla McIntire, Executive Assistant. Ayla began her banking career with Springs Valley in 2022 as a Personal Banker. In 2023, she transitioned to an Administrative Assistant position.

Ayla is a 2021 graduate of Springs Valley High School in French Lick, Indiana. She continued her education at Ivy Tech where she graduated with a Technical Certificate in Business Administration in May of 2024. Ayla resides in French Lick, Indiana with her fiancé, Gabriel Lindsey, and their son, Greyson. Ayla enjoys spending time with her family, reading, and baking.

"I am truly honored to be promoted to Executive Assistant. This opportunity allows me to further contribute to our team's success and continue growing within the organization." said Ayla. "I am excited to continue to take on new challenges and responsibilities, and I look forward to continuing to support our

leadership team in achieving our shared goals."

"Ayla's exceptional organizational skills and dedication has been instrumental to Springs Valley's Executive team," stated Dianna Land, SEVP & HR & Marketing Manager. "This promotion is a testament to her hard work and commitment, and she is a valued asset to Springs Valley."

Ayla can be reached at **812.634.4819** or **amcintire@svbt.bank**.



Brooke Nottingham Joins Springs Valley as a Marketing Intern

Springs Valley Bank & Trust Company is excited to welcome Brooke Nottingham 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.

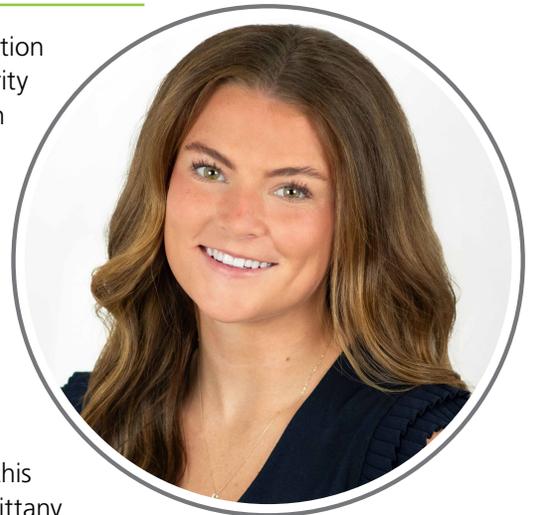
Brooke graduated from Jasper High School in 2020. In May of 2024, she graduated from Indiana University with a Bachelor's Degree in Graphic Design. At Indiana University, Brooke was the President of Women's Club Basketball and worked for the Indiana Daily Student.

Brooke is the daughter of Thomas and Teresa Nottingham. She is a member of St. Mary's Catholic Church and was Young Life leader throughout high school. Some of her hobbies include watching and participating in sports, spending time with friends and family, and traveling.

"Joining the marketing team at Springs Valley Bank & Trust as an intern excites me because it offers me the opportunity to work with a forward-thinking team who is committed to community growth. This opportunity allows me to learn

from an organization that values integrity and is focused on the community. I look forward to promoting the bank's mission and values," said Brooke.

"We are thrilled to welcome Brooke to our marketing team this summer," said Brittany Scherzer, Digital Marketing Manager. "Her creativity and enthusiasm will greatly contribute to our commitment to excellence and innovation at Springs Valley."



Round-UP SAVINGS

Springs Valley's **Round-UP Savings Program** rounds your debit card purchases to the nearest dollar and drops the change into your savings account.

MAKE A PURCHASE!



ROUND-UP!



SAVE THE DIFFERENCE!



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

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