



*Fleur de Lis*

# Sentinel

AUGUST 2024

FOR OUR COMMUNITY

## Navigating Finances in College

Source: MoneyIQ®

**It might not be a class you take, but one of the most important things you can learn in college is how to manage money.**

That's because many students don't earn a lot while in school and they must live off their student loans and money they might make with a job. It's not easy to do but it's a lesson you can fall back on the rest of your life.

**Think about the costs: Tuition, books, a place to live, utilities, entertainment, and more.**

If you've never done it before, now is the time to make and follow a budget. How much money will you be spending each month, and how much money do you have? Now, what's it going to take to keep your financial head above water?

Tuition and a place to live will vary based on where you go to school. If you need to take out student loans, ask yourself if that expensive private school is worth the money you'll eventually owe, or if starting at a lower-price community college might be a better choice. Another thing you should be doing is checking for scholarships and grants that can greatly offset education costs. There are even some employers that will help cover tuition costs.

Then you need to consider a place to live, food, entertainment, and other expenses that are sure to pop up.



Experts recommend that you open an account at a financial institution, like Springs Valley and use that to help you keep track of your money. **A Springs Valley debit or credit card can be used instead of carrying large amounts of cash, and with cards, you can track where you're spending your money and how much you have left.** Just be sure to spend less than you have and to pay your bills on time.

You should monitor your accounts frequently via a mobile banking app or with your computer and online banking features. **And at Springs Valley, you'll even be able to set up alerts to let you know if balances fall below a certain threshold or if a suspicious transaction occurs.**

Learning how to manage your money now will help you avoid overdrafts or late fees and can help you learn the importance of living within your means when funds are tight.

# 2025 Calendar Photo Contest

## WINNERS!

Cover: **Brittany Scherzer**

January: **Debbie Smith** - "Smith Grocery-Memories Fading"

February: **Angela Jones** - "Orange County Courthouse"

March: **Barbara Rasche** - "Hot Air Balloon Over St. Joe's Church"

April: **Brynlee Wendholt** - "St. Anthony Mill"

May: **Amber Conrad** - "French Lick Resort Garden"

June: **Sarah Blankenbaker** - "A Summer Day on Blue River"

July: **Rikki Lyford** - "Boyd's Floating American Flag"

August: **Mikala Sisson** - "Fort Branch Library"

September: **Deanna Jones** - "Lake Life"

October: **Angela Edwards** - "Spring Mill Village"

November: **Chris Strahan** - "Red Bridge (Williams Bridge)"

December: **Cara Cote** - "P.S. Love Santa"

**CORE  
VALUES:**

**INITIATIVE.  
COMPETENCE.**

**OWNERSHIP.  
RESPECT.  
INTEGRITY.  
TEAMWORK.  
RESPONSIVENESS.**

**SAFECENTS:  
MONTHLY CYBER  
FINTIPS**

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**STACHE Your Cash**  
*with Springs Valley! A Year of Financial Fun!*

[Learn More](#)



# Welcome to Springs Valley!

HELP US


## Welcome

**De'Asia Thomas**


Personal Banker  
Princeton Banking Centers  
[dthomas@svbt.bank](mailto:dthomas@svbt.bank)

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

*Welcome to the team De'Asia!*



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HELP US

## Welcome

**Breeann Sumner**

Operations Specialist  
Jasper Third Avenue Banking Center  
[bsumner@svbt.bank](mailto:bsumner@svbt.bank)

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

*Welcome to the team Breeann!*



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## Sandra Smitson Promoted to Universal Banker

Springs Valley Bank & Trust Company is delighted to announce the promotion of Sandra Smitson to Universal Banker.

Sandra began her banking career in October 2017 and has dedicated the past seven years to serving the community members of French Lick and Paoli as a Personal Banker. Before embarking on her banking journey, Sandra was a devoted stay-at-home mother to her three children. She attended Vincennes University in Jasper, Indiana (VUJC), and in November of 2021, Sandra was appointed as a Notary Public for Indiana by the Governor and commissioned by the Secretary of State.

Sandra currently resides in Paoli, Indiana, with her husband of twenty-two years, Jeremy Smitson, and their daughter Kaylan and youngest son Quentin. Their oldest son, Tre, is continuing his education at Indiana State University in Terre Haute, Indiana. In her leisure time, Sandra enjoys reading, collecting horror memorabilia, and attending horror conventions.

"I love working with my work family in French Lick. I have met many people in the community whom I genuinely care about," said Sandra. "I enjoy hearing about their lives and helping them when needs arise."



Deanna Linne, Banking Center Manager & Consumer Loan Officer, stated, "Sandra is a wealth of knowledge and this promotion is well-deserved. I am thankful to have Sandra working alongside me and look forward to watching her grow and excel in this role."

**Sandra can be reached at 812.936.5610 or [ssmitson@svbt.bank](mailto:ssmitson@svbt.bank).**

# Amanda Seng Promoted to Compliance Analyst

Springs Valley Bank & Trust Company is pleased to announce the promotion of Amanda Seng to Compliance Analyst.

Amanda began her banking career with Springs Valley in 2021 as a Commercial Loan Processor. During this time, she has also served as an Adjunct Professor of Economics at Vincennes University Jasper Campus (VUJC).

A 2014 graduate of Northeast Dubois High School in Dubois, Indiana, Amanda continued her education at Western Kentucky University, earning a Bachelor of Science degree in Marketing and a Bachelor of Arts degree in Economics in 2018. She then received her Master of Business Administration (MBA) in 2019 from Western Kentucky University.

Amanda is the daughter of Phil and Carla Seng. She currently resides in Dubois, Indiana, with her dog, Marley. She is an active member of the St. Isidore Catholic Parish. In her free time, Amanda enjoys reading and spending time with her friends and family.

"I am grateful to Springs Valley Bank & Trust for providing

me with the opportunity to expand my banking knowledge. Working in loan operations for the past three years with amazing coworkers has been a wonderful experience," said Amanda.

"I am excited to join the compliance team and embrace new challenges to better serve our community."

Diann Verkamp, VP & Certified Community Bank Internal Auditor stated, "We are excited to welcome Amanda to the Compliance Team. She has a remarkable skillset and is a proven asset. We are proud to promote from within and look forward to her continued growth at Springs Valley."

**Amanda can be reached at 812.634.4887 or [aseng@svbt.bank](mailto:aseng@svbt.bank).**



# Kathy Edwards Promoted to Universal Banker

Springs Valley Bank & Trust Company is delighted to announce the promotion of Kathy Edwards to Universal Banker.

Kathy has been a dedicated team member at Springs Valley Bank & Trust Company since January 2018. She graduated from Orleans High School in 1986 and began her career as a bookkeeper for a vending company, where she worked for 18 years. Together with her husband, Tony, she owned a video and tanning salon for 21 years and has operated a used car dealership for the past 16 years. In 2021, Kathy was appointed as a Notary Public for Indiana by the Governor and commissioned by the Secretary of State.

Kathy and her husband Tony have been married for 32 years and have two sons, Jared (married to Jalea) and Parker (married to Amanda), along with two cherished grandchildren, Easton and Lainey. Outside of her professional life, Kathy enjoys crafting, spending time with her family, being outdoors, and taking long convertible rides.

Kathy expressed her enthusiasm for her new position by saying, "I am proud to be employed at Springs Valley Bank

& Trust Company and grateful for this opportunity. I look forward to assisting our community members with their financial needs in my new role as a Universal Banker."

Tina Roach, Banking Center Manager & Consumer Loan Officer, stated, "Kathy is a valuable asset to our Banking Center. I am so proud of her for the dedication and versatility she brings to our team. I have no doubt that she will excel in her new role. Our commitment to serving our customers has never been stronger."

**Kathy can be reached at 812.936.5684 or [kedwards@svbt.bank](mailto:kedwards@svbt.bank).**





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*and*  
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**eZChecking**<sup>2</sup>  
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and be entered into a  
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Griddle with  
Rangetop Bundle**<sup>1</sup>



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<sup>1</sup>No purchase necessary to win (need not be present to win). Entrants of drawings must be 18 years of age or older. Limit one entry per person per drawing. Entries accepted starting Monday, July 1, 2024, at 8:30 a.m. (EST) and will end on Saturday, September 28, 2024 ("Giveaway Period"), at 1:00 p.m. (EST). The Sponsor's clock will be the official timekeeper for the Giveaway. Drawing will be held on Wednesday, October 2, 2024. One (1) 28-inch XL Blackstone Griddle with Rangetop, One (1) Blackstone Pizza Oven, One (1) 30 Piece Accessory Kit, One (1) Griddle Care Kit and One (1) Flex Scraper will be awarded. The verifiable retail value of the prize is \$1,068.93. No substitution or transfer of prize permitted. Official Terms & Conditions available upon request. Ask us for details. Bank rules and regulations may apply. To request a mail-in entry form, eMail [marketing@svbt.bank](mailto:marketing@svbt.bank) or call 800.843.4947. Blackstone is not a sponsor of, nor affiliated with this Giveaway. <sup>2</sup>Minimum opening deposit of \$50.00 required. Some fees and conditions may apply. <sup>3</sup>Third party fees for internet, messaging, or data plans may apply.