

MAR
2025

The Springs Valley

SCOOP



Don't Share Too Much On Social Media

Source: Money IQ



While social media is all about interaction, it's best not to share too much because you can never be sure how it is going to be used.

By now, most of us understand that a poorly chosen photo can come back to haunt us, but what about other information that can lead to identity theft or other crimes that could clear out financial accounts or affect your safety?

To help protect your personal information from identity thieves or other fraudsters, don't ever post:

- Usernames or passwords to anything.
- Pictures of debit or credit cards, paychecks or any financial account numbers.
- Your Social Security number.
- Your full name, including middle name.

- Your address or telephone number.
- Or any other personal details about you that could open you to fraud or scams.

Any of these details could be exploited by fraudsters to access financial accounts or to apply for loans and other services that require your personal information.

You also want to avoid revealing your absence to potential burglars or criminals who could monitor your posts and take the opportunity to steal your belongings or access private information. Here are some things to keep in mind:

- Don't provide details about upcoming trips or how long you'll be gone. You should wait until you get home to post vacation photos.
- Don't post anything that could reveal your current location.
- Don't share photos of expensive new purchases, such as jewelry, electronics, or other valuable items, as they could attract thieves or be used to gather personal information about you.

Protecting yourself starts with being mindful of what you share online. Avoid oversharing sensitive information on social media that could be used by criminals to steal your personal data, compromise your financial security, or target your belongings. A little caution can go a long way in keeping your identity and possessions safe.

Congratulations!

ADVENTURE AWAITS

ON THE MOVE!

Amber Theising

Loan Processor II
JASPER MAIN STREET
BANKING CENTER
atheising@svbt.bank



Congrats Amber!

svbt.bank | 800.843.4947 | Since 1902



ADVENTURE AWAITS

ON THE MOVE!

Veronica Perez-Cruz

Universal Banker
WASHINGTON
BANKING CENTER
vperez-cruz@svbt.bank



Congrats Veronica!

svbt.bank | 800.843.4947 | Since 1902



ADVENTURE AWAITS

CELEBRATING 25 YEARS

Julie Winger

“ I have been with Springs Valley Bank & Trust Company for 25 years. I started as a teller in 2000 and then worked in the loan department for 5 years. From there I became a Universal Banker which I have been doing ever since. Springs Valley has allowed me to thrive and excel in my career while also giving me the freedom to travel and spend time with my two grandchildren. I am grateful for the opportunities that Springs Valley has given to me! I have met so many wonderful people throughout my career, co-workers and customers alike, and many of those I will consider life-long friends. ”



Congrats Julie!

Julie

svbt.bank | 800.843.4947 | Since 1902



ADVENTURE AWAITS

CELEBRATING 35 YEARS

Sheila Stafford

“ I am truly grateful for 35 wonderful years at Springs Valley Bank & Trust where customers and coworkers have become more like family. Building these close relationships while contributing to our mission, success, and growth has been incredibly rewarding. I am excited to continue my journey here and look forward to many more years of success together! ”



Congrats Sheila!

Sheila

svbt.bank | 800.843.4947 | Since 1902



Welcome!

ADVENTURE AWAITS

WELCOME ABOARD

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

Welcome...

Angie Robinson

Personal Banker
WASHINGTON BANKING CENTER
arobinson@svbt.bank



svbt.bank | 800.843.4947 | Since 1902



ADVENTURE AWAITS

WELCOME ABOARD

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

Welcome...

Eugenia Ludwig

Personal Banker
VALLEY & PAOLI BANKING CENTERS
eludwig@svbt.bank



svbt.bank | 800.843.4947 | Since 1902



welcome!

ADVENTURE AWAITS

WELCOME ABOARD

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

Welcome...

Tammy Warren

Personal Banker
PAOLI BANKING CENTER
twarren@svbt.bank



svbt.bank | 800.843.4947 | Since 1902



CORE VALUES:

**INITIATIVE.
COMPETENCE.**

OWNERSHIP.

RESPECT.

INTEGRITY.

TEAMWORK.

RESPONSIVENESS.

**HAVE
A FEW
MINUTES?**



WE WANT YOUR FEEDBACK

**HELP SPRINGS VALLEY
IMPROVE YOUR BANKING**

**Scan this QR code to complete the survey*

**Third party fees for internet, messaging, or data plans may apply*



At Springs Valley, we're committed to making your banking experience the best it can be - and we need your input! This quick survey is your chance to share what you love and what we can improve. Your feedback helps us tailor our services to better meet your needs. Thank you for helping us grow together!

svbt.bank

800.843.4947 | Since 1902



Ken Schnaus will retire after 13 years at Springs Valley

Springs Valley Bank & Trust Company announces the retirement of Ken Schnaus, Vice President & Business Banker, effective Friday, April 4, 2025. Ken began his career as a banker after graduating from ITT Business College in 1970. He has spent his full career as a banker in the Dubois County area and started his career with Springs Valley in January 2012.

Ken is a current member of the Board of Directors for both the Dubois County Airport Authority and Ireland Utilities Inc. Additionally, Ken serves as a member of the Revolving Loan Fund Committees for Dubois Strong and the City of Huntingburg. Previously, Ken dedicated ten years to the Orange County Economic Development Partnership's Board of Directors and served four terms on the Greater Jasper Consolidated School Corporation Board of Directors. Ken is an active member of the Jasper Lions Club and is also involved with Saint Mary of the Annunciation Church in Ireland, where he serves as a Lector and a member of the Finance committee. He is also a former member of the Parish Council.

"Ken has been an integral part of our success at Spring Valley Bank & Trust and his contributions will not be forgotten," said Craig Buse President & CEO. "His ability to build relationships and serve customers with dedication has been truly remarkable. We are incredibly grateful for all he has done and wish him a joyful and fulfilling retirement."

Ken resides in Jasper, Indiana with his wife Marilyn. They have three children – Nicole, Kierstie, and Lance – and five grandchildren. Ken was very involved with his kids by serving as their coach in the sports they played in Dubois County.

"It has been my pleasure and honor to have been able to serve the financial needs of individuals and businesses in Dubois and the surrounding counties. This has allowed me to not only feel pride in knowing I have been able to be a small part of helping our area grow, prosper, and improve, I have made many friends along the way," said Ken. "Although retirement is the next step in my life's path, I plan to continue to grow those friendships and help my community in any way I can."

PLEASE JOIN US FOR A

Retirement Celebration

AS WE HONOR

KEN SCHNAUS

DURING HIS OPEN HOUSE

FRIDAY
MAR
21

1:00 – 3:00 PM Eastern

**JASPER MAIN STREET
BANKING CENTER**
1500 Main Street
Jasper, IN 47546



springsvalley
BANK & TRUST COMPANY



Meet Our Mortgage Team!



Tina Marie Qualkenbush
Vice President & Mortgage Loan Officer
Office: 812.936.5632; Cell: 812.521.8587
8482 West State Road 56, French Lick, Indiana 47432
tqualkenbush@svbt.bank
tqualkenbush-svbt.mortgagewebcenter.com
NMLS #: 451145



Megan D'Lee Hopf
Vice President & Business Banker
& Mortgage Loan Officer
Office: 812.634.4967; Cell: 812.582.0938
1500 Main Street, Jasper, Indiana 47546
mhopf@svbt.bank
mhopf-svbt.mortgagewebcenter.com
NMLS #: 1537528



Kimberly Ann Seger
Vice President & Mortgage Loan Officer
Office: 812.634.4830; Cell: 812.661.8892
1500 Main Street, Jasper, Indiana 47546
kseger@svbt.bank
kseger-svbt.mortgagewebcenter.com
NMLS #: 1707457



Natalie J. Smith
Vice President & Mortgage Loan Officer
Office: 812.674.5433; Cell: 812.486.8246
1717 South State Road 57, Suite A, Washington, IN 47501
nsmith@svbt.bank
nsmith-svbt.mortgagewebcenter.com
NMLS #: 1851036



Emily Rexing
Vice President & Mortgage Loan Officer
Office: 812.635.5026; Cell: 812.664.7975
1501 West Broadway, Princeton, Indiana 47670
erexing@svbt.bank
erexing-svbt.mortgagewebcenter.com
NMLS #: 1908381



Kabrea Buschkoetter
Vice President & Business Banker
& Mortgage Loan Officer
Office: 812.634.4817; Cell: 812.484.9368
1500 Main Street, Jasper, Indiana 47546
kbuschkoetter@svbt.bank
kbuschkoetter-svbt.mortgagewebcenter.com
NMLS #: 2141417



Christopher M. Manship
Assistant Vice President & Mortgage Loan Officer
Office: 812.936.5652; Cell: 812.267.2709
867 North Gospel Street, Paoli, IN 474546
cmanship@svbt.bank
cmanship-svbt.mortgagewebcenter.com
NMLS #: 416647

Decisions made locally,
flexible payments and terms,
minimal closing cost.

We offer the following home
mortgage loans:

- Conventional Fixed Rate Loans
- Conventional Adjustable Rate Loans
- FHA (For borrowers that are FHA-approved and meet specified qualifications)
- VA (For Veterans and their families)
- USDA (For rural property)
- Construction Loans
- Pole Barn Homes

Home Equity Loans

Let the equity you have in your home
work for you.

- Decisions made locally
- Line of credit or fixed rate payment available
- Monthly payments to suit your needs
- Consult tax advisor regarding the deductibility of interest



spiringsvalley

BANK & TRUST COMPANY

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

Bank NMLS # 412076

svbt.bank | 800.843.4947 | Since 1902



Loans and Assistance programs for qualified applicants only. View Consumer or Mortgage loan rates online. For all other current rates, call one of our Loan Officers. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply. Lender is not affiliated with government agencies. Loans are subject to credit review and approval. Property insurance is required.

BETTER BANKING IS COMING SOON

TO A SCREEN NEAR YOU!



Springs Valley's Website is Getting an Upgrade!

Stay tuned!

Loyal to you, your family,
and your future.



springsvalley

BANK & TRUST COMPANY

svbt.bank

800.843.4947 | Since 1902

