

MAY  
2025

The Springs Valley

# SCOOP



## Be Alert For Scams Targeting The Elderly

Scammers often target the elderly because they tend to have money and can sometimes be too trusting.

**Crooks who prey on this population often use the telephone or Internet to trick their victims with promises of prize money, threats designed to scare them into sending money, or companionship.**

Here are some of the most common scams to trick senior citizens out of their precious savings:

**Medical-related scams** are used to steal money or personal information. The crooks behind these scams will tell their victims that they are collecting unpaid medical bills or that they need personal information such as Social Security or financial account numbers to process claims. They may also claim that they can reduce prescription bills by hundreds or thousands of dollars.

**Computer-related scams** can include unsolicited claims that your computer has problems, the spreading of malware via attachments or bad links, and phishing for personal information such as account or card numbers.

**Prize or charity scams** try to trick you out of money by telling you that you need to send money to

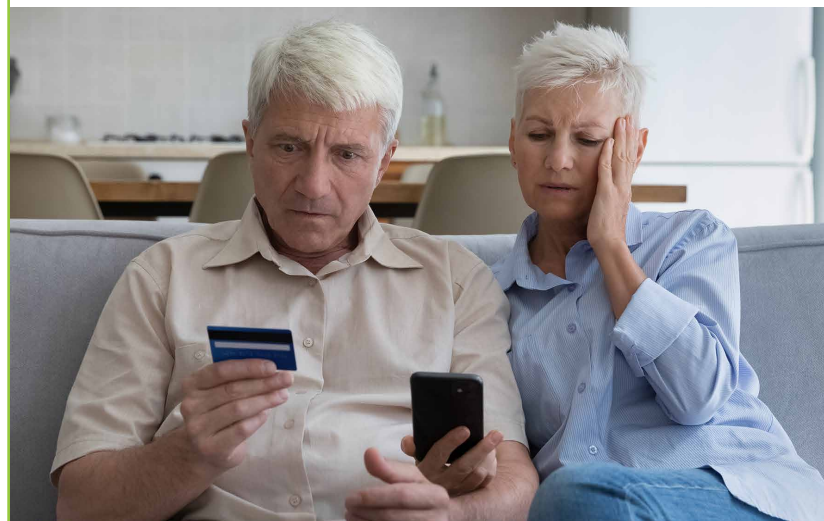
claim a prize, or crooks pretend to represent charities that might be related to disasters in the news.

**Repairs that cost too much or don't get made.** Repair scammers will either charge too much for their services or they might start a job, require payment then leave without finishing.

**IRS or utility scams** happen when you get a call or eMail threatening that unless you make immediate payments you will be jailed or have your services cut off.

**Scams of the heart** include things like the Grandchild Scam or Sweetheart Scam. These include someone portraying a family member who has fallen on hard times and needs you to send money fast, or a new romantic interest who wants you to send them money.

*(continued on page 2)*



## WHAT CAN YOU DO?

Experts say it's always best to be cautious when it comes to your money and who you can trust.

Here are a few tips to help protect yourself or someone you know:

If someone threatens you or demands that you wire money or pay via a prepaid card, hang up or close the eMail. Most legitimate businesses or agencies will not do this.

- Never download attachments or click on links from unsolicited eMail unless you're sure of the source.
- Don't make rash decisions. Ask a trusted family

member or friend for advice if you are uncertain about something.

- Always verify. If you are suspicious of a call or claim, hang up and call the business or agency's official phone number and let them know why you're calling.
- If you feel you've been the victim of a scam, call local law enforcement or your local adult services agency and explain what happened. And call your financial institution if you are concerned about the safety of your accounts.

**It's always best to be cautious to avoid being a scam victim.**

Welcome!

**ADVENTURE AWAITS**  
**WELCOME ABOARD**

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

*Welcome...*

**Amanda White**  
Personal Banker  
PAOLI BANKING CENTER  
awhite@svbt.bank

svbt.bank | 800.843.4947 | Since 1902

Member FDIC LENDER

**ADVENTURE AWAITS**  
**WELCOME ABOARD**

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

*Welcome...*

**Kaleb Knepp**  
Marketing Specialist  
JASPER MAIN STREET BANKING CENTER  
kknepp@svbt.bank

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**ADVENTURE AWAITS**  
**WELCOME ABOARD**

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

*Welcome...*

**Denni Hilgefort**  
Loan Processor  
JASPER MAIN STREET BANKING CENTER  
dhilgefort@svbt.bank

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**CORE VALUES:**

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



# Springs Valley Named IBA Five Star Member

Springs Valley Bank & Trust Company has been honored as a Five Star Member of the Indiana Bankers Association (IBA). The award was presented on Wednesday, April 9, 2025, by Josh Meyers, IBA VP – Member Engagement, in recognition of Springs Valley's Association involvement throughout 2024.

The Five Star Member designation recognizes those IBA-member banks which demonstrate outstanding commitment to the Association in five areas: political awareness, issues advocacy, life-long learning, IBA volunteerism, and Preferred Service Provider utilization.

The Indiana Bankers Association supports Indiana banking through issues analysis, professional education, and products and services that enhance member banks' ability to serve their communities.



**Pictured (from left):** Dianna Land (Springs Valley), SEVP & COO, Ryan Heim (Springs Valley), SEVP & CFO, Josh Meyers (IBA), VP – Member Engagement, J. Craig Buse (Springs Valley), President & CEO.

**HAVE  
A FEW  
MINUTES?**



**WE WANT  
YOUR  
FEEDBACK**

**HELP SPRINGS VALLEY  
IMPROVE YOUR BANKING**

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!**

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# 2026 Calendar Photo Contest<sup>1</sup>

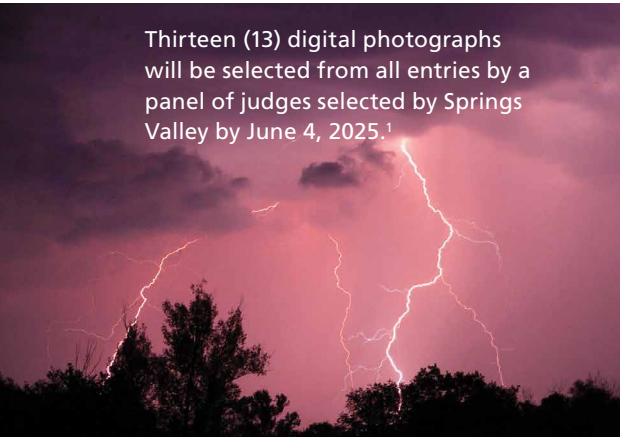


## INDIANA SKIES

We are looking for photos of Indiana skies that evoke a memory for you - old or new.

Submit your entry beginning at 8:30 a.m. (EST) on **Monday, March 31, 2025,** and ending at 4:30 p.m. (EST) on Wednesday, May 28, 2025.<sup>1</sup>

Thirteen (13) digital photographs will be selected from all entries by a panel of judges selected by Springs Valley by June 4, 2025.<sup>1</sup>



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



Scan this QR code to  
fill out the registration  
form Online Today!<sup>2</sup>

# **springsvalley**

BANK & TRUST COMPANY

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<sup>1</sup>Contact Springs Valley for additional information and/or visit [www.svbt.bank](http://www.svbt.bank) for Official Terms & Conditions. <sup>2</sup>Third party fees for internet, messaging, or data plans may apply.





Scan this QR code to Open an Account Online Today!<sup>2</sup>  
Or, open your account online at [svbt.bank](https://svbt.bank)!



# ADVENTURE AWAITS

## LET SPRINGS VALLEY GUIDE THE WAY

Open any Springs Valley  
**eZChecking<sup>2</sup>**  
account by Saturday,

**June 28, 2025,**

and be entered into  
a drawing for a

**WODA Backpack**

filled with adventure essentials!<sup>1</sup>

**Zoey & Heath  
Scherzer**

*Daughter and Spouse of  
Brittany Scherzer, Digital  
Marketing Manager*

**VALUED  
AT  
\$206.00**



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Member  
**FDIC**  
EQUAL HOUSING  
LENDER

<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, March 31, 2025, at 8:30 a.m. (EST) and will end on Saturday, June 28, 2025 ("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, July 2, 2025. One (1) WODA backpack will be awarded at each Banking Center. The verifiable retail value of the prize is \$206.00. No substitution or transfer of prize permitted. Official Terms & Conditions available upon request or by visiting [svbt.bank/checking](https://svbt.bank/checking). 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. WODA 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.

# 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.



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