

APR
2025

The Springs Valley

SCOOP



Paying Off Debt: Strategies and Tips

Source: Money IQ

Sometimes paying off debt can feel impossible, especially if you owe a lot. So, what can you do?

There are two common methods to help stay focused on becoming debt-free – the Snowball Method and the Avalanche Method.

THE SNOWBALL METHOD

If you like quick wins, this method might be for you!

- 1 **List your debts** – credit cards, loans, medical bills, or anything else you owe – from the smallest to the largest balance, regardless of interest rates.
- 2 **Make the minimum monthly payment** on all your debts but put any extra cash toward paying off the smallest balance first.
- 3 **Once you clear that first debt**, roll the amount you were paying into the next smallest debt.
- 4 **Repeat the process**, and as each debt disappears, your available payment amount “snowballs,” helping you pay off larger balances faster.

THE AVALANCHE METHOD

Want to save more money in the long run? The Avalanche Method helps minimize interest costs.

- 1 **List your debts**, but this time, order them by interest rate – highest to lowest.
- 2 **Pay the minimum amount** on all debts but direct any extra funds toward the balance with the highest interest.

- 3 Once the highest-interest debt is paid off, move to the next one on the list.
- 4 Keep going until all debts are gone.

Since high-interest debts cost more over time, this method can help you pay less overall and become debt-free sooner.

SO, WHICH METHOD IS BEST?

That depends on what motivates you!

- If you need quick wins to stay motivated, the Snowball Method helps you see progress faster.
- If you want to save the most money, the Avalanche Method is more cost-effective in the long run.

Either way, both strategies can help you stay focused and committed to becoming debt-free.



Congratulations!

ADVENTURE AWAITS

CELEBRATING 10 YEARS

Cara Cote

“Today marks 10 incredible years with Springs Valley Bank & Trust Company! I started my journey as a teller, moved through operations, and now serve as a HR Specialist. I've grown so much, both personally and professionally, and I'm beyond grateful to be part of a company that truly supports its people. Here's to many more years with the team and company I love!”

Cara

**Congrats
Cara!**

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ADVENTURE AWAITS

CELEBRATING 10 YEARS

Kabrea Buschkoetter

“My journey with Springs Valley Bank & Trust Company began in 2015, starting as a personal banker. Since then, I've expanded into deposit & loan operations and now serve as a Mortgage Loan Officer & Business Banker. Each role has enriched my ability to support our current and future customers. Over the years, Springs Valley has offered me countless opportunities to grow professionally and make a positive impact in our community. I am passionate about helping those achieve their financial goals and cherish helping customers turn their dreams into reality. I am grateful for the chance to make a difference in our communities every day.”

Kabrea

**Congrats
Kabrea!**

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ADVENTURE AWAITS

ON THE MOVE!

Dillon Cummins

Operations Specialist
JASPER THIRD AVENUE
BANKING CENTER
dcummins@svbt.bank

Congrats Dillon!

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CORE VALUES:

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

**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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Springs Valley names **Dianna B. Land** SEVP & Chief Operating Officer



Springs Valley Bank & Trust Company names Dianna Land, SEVP & Chief Operating Officer. Joining Springs Valley in 2003, Dianna has held positions in operations, information technology, human resources, and marketing.

Dianna is a 1995 graduate of Springs Valley High School and has a Bachelor of Science degree in Human Resources Management from Harrison College and a Masters in Marketing from Southern New Hampshire University. Dianna holds a Senior Human Resources Certification from the HR Certification Institute and a SHRM-SCP Certification from the Society for Human Resources Management. She is a graduate from the Human Resources Management Graduate School of Banking in Madison, Wisconsin, a graduate from American Bankers School of Marketing,

and attended Stonier Graduate School of Banking and received a Wharton Leadership Certificate. Dianna completed the Information Technology School in 2024 at the Graduate School of Banking in Madison, Wisconsin.

Dianna and husband Chris, have three children and six grandchildren (Jack, Kallie, Gunner, Jolie, Quinley, and Kip). Her hobbies include traveling, hunting, fishing, boating, camping, motorcycling, and spending time with her grandchildren.

"I look forward to continuing to collaborate with our exceptional team to drive operational excellence, enhance customer experiences, and contribute to the continued growth and success of Springs Valley," said Dianna.

"Dianna has been an essential part of Springs Valley Bank & Trust for over two decades, and her leadership has strengthened our operations, customer service, and overall growth."

stated Craig Buse, President & CEO

"Her dedication, strategic mindset, and ability to develop strong teams has been instrumental in our success, and I have no doubt she will continue to drive our organization forward in this new role," Buse continued.

Dianna can be reached at 812.634.4963 or dbland@svbt.bank.

2026 Calendar Photo Contest¹



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, 2025.¹

Thirteen (13) digital photographs will be selected from all entries by a panel of judges selected by Springs Valley by June 4, 2025.¹



Loyal to you, your family, and your future.



Scan this QR code to
fill out the registration
form Online Today!²

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¹Contact Springs Valley for additional information and/or visit www.svbt.bank for Official Terms & Conditions. ²Third party fees for internet, messaging, or data plans may apply.



Scan this QR code to Open an Account Online Today!²
Or, open your account online at svbt.bank!



ADVENTURE AWAITS

LET SPRINGS VALLEY GUIDE THE WAY

Open any Springs Valley
eZChecking²
account by Saturday,

June 28, 2025,

and be entered into
a drawing for a

WODA Backpack
filled with adventure essentials!¹

**Zoey & Heath
Scherzer**

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

**VALUED
AT
\$206.00**



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¹No 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. Ask us for details. Bank rules and regulations may apply. To request a mail-in entry form, eMail marketing@svbt.bank or call 800.843.4947. WODA is not a sponsor of, nor affiliated with this Giveaway. ²Minimum opening deposit of \$50.00 required. Some fees and conditions may apply. ³Third party fees for internet, messaging, or data plans may apply.