

JUN
2025

The Springs Valley

SCOOP



Teen Checking **Accounts** **A Smart Step In Building A** **Solid Financial Future**



As a teenager, it's probably time to open a Springs Valley checking account once you have more than a few dollars to keep track of.

That's because putting money into an account can help you monitor your spending and teach you some valuable financial lessons, including:

- **How to regularly track your spending.**
- **How to make deposits.**
- **How to budget your money.**
- **And how to use a debit card for purchases and withdrawals.**

Having banking experience will come in handy as you start making more money and even when it comes to the time you might need to get a loan from Springs Valley.

Monitoring your spending and budgeting are important first steps. To avoid falling into debt you'll want to make sure you always have more money in your account than you are spending. You'll be able to monitor your account balance 24/7 with your smartphone or computer by using Springs Valley's online or mobile banking. You can also keep track of your spending and income by using a spreadsheet or a budgeting app, if you prefer. And once a month you'll get an updated account statement you can view online.

When you use a debit card it's like spending cash because the money comes directly from your account in real time. Checking your account frequently will let you know where you've been spending money and how much you still have. With Springs Valley's online and mobile banking you can even set alerts to notify you when your account balance falls below a certain amount – meaning it's either time to stop spending or to deposit more money.

You can also deposit checks by using your smartphone. It's as simple as taking a couple of photos and following simple instructions in your mobile banking app.

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If you find that you regularly have more money than you spend, you might want to open a Springs Valley savings account that will earn you a bit of interest.

Depending on your age, you might need to open your account with the help of a parent or guardian, and that will be a good time to ask about any fees or if there is

a minimum balance you need to keep in your account.

Everything you do at this age is likely to be a new experience, but learning how to manage your money today will pay off in the long run.



ADVENTURE AWAITS

LET SPRINGS VALLEY GUIDE THE WAY

welcome!

ADVENTURE AWAITS
WELCOME ABOARD

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

Welcome...

Tori Hemmerlein
Marketing Intern
JASPER MAIN STREET BANKING CENTER
themmerlein@svbt.bank




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ADVENTURE AWAITS
WELCOME ABOARD

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

Welcome...

Luke Hinshaw
Finance Intern
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lhinshaw@svbt.bank




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ADVENTURE AWAITS
WELCOME ABOARD

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

Welcome...

Isaac Briggeman
IT Intern
JASPER MAIN STREET BANKING CENTER
ibriggeman@svbt.bank




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ADVENTURE AWAITS
WELCOME ABOARD

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

Welcome...

Elaine Pomeroy
Agricultural & Commercial Intern
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Springs Valley promotes Jordan Briggeman to Vice President and Business Banker

Springs Valley Bank & Trust Company promotes Jordan Briggeman to Vice President and Business Banker. Jordan graduated from Washington High School. He received his Real Estate Brokers License and worked in the Real Estate industry for several years in Daviess County preceding his job with Springs Valley Bank & Trust Company. He will be a 2026 Graduate from Stonier Graduate School of Banking and is also a small business owner and operator in Washington, IN.

Jordan and his wife, Miriam, have three children. Two sons, Isaac and Eli, and a daughter, Anna. Jordan enjoys being outdoors. He spends time camping, hiking, hunting, and fishing with family and friends.

Jordan is very involved in the Daviess County and surrounding communities. He serves on the Daviess and Pike County Economic Development Board, Our Community Foundation Board, and Future Leader Division Board in Indianapolis. He is an active volunteer with Junior Achievement, coaches the Barr Reeve High School Archery team and has coached many different youth teams in the community.

"I am very proud to be promoted to Vice President and to be part of the team here at Springs Valley Bank & Trust," noted Jordan. "To work for a company that takes such pride in serving the community I live in makes working for the bank a true joy. I look forward to many more

years building relationships and helping our local business owners and customers thrive financially."

"Jordan consistently demonstrates a strong commitment to service and excellence," said Craig Buse, President & CEO. "His dedication and work ethic leave a lasting, positive impact, and we are proud to have him as a member of the Springs Valley team."

Jordan can be reached at 812.674.5432 or jbriggeman@svbt.bank.



**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 **promotes** **Zach Brown to Vice President** **and Business Banker**

Springs Valley Bank & Trust Company promotes Zach Brown to Vice President and Business Banker.

Zach is from Paoli, Indiana and graduated from Paoli Jr. Sr. High School. Following graduation, Zach immediately joined the United States Marine Corps, where he spent five years on active duty, during which he served two tours in Afghanistan. After completing military service, Zach was offered the position as manager at the French Lick Airport. During this time, Zach worked to earn a BA in Business Leadership from Ashford University and an M.B.A with a specialization in finance. Zach also worked as the Executive Director for the Orange County Economic Development Partnership and has earned a certificate from Oklahoma Universities Economic Development Institute.

“Springs Valley Bank & Trust Company continues to offer me a place to grow professionally which is appreciated. I will continue using my skill sets to serve our great customers in a capacity which I enjoy,” said Zach. “I look forward to continuing this journey alongside our team to provide our customers with a service that is unmatched.”

Zach is currently serving as a member of the Orange County Council and is a member of Elon Christian Church. He resides in French Lick, Indiana with his wife, Nikita and two sons, Cutler and Carston.



“Whether Zach is assisting a new business owner or guiding a longtime customer, he leads with integrity and care,” said Craig Buse, President & CEO. “His passion for helping others reach their goals is reflected in the strong relationships he builds throughout the community and we’re proud to see him grow with Springs Valley.”

Zach can be reached at 812.936.5681 or zbrown@svbt.bank.



SPRINGS VALLEY'S MONTHLY **CYBER SECURITY TIP**

Here's a tip to help keep you secure online this month

BE AWARE OF VOICE PHISHING, CALLED “VISHING”

A common tactic used by cybercriminals is a form of phishing known as vishing – short for voice phishing. Unlike traditional phishing, which typically occurs through eMail, vishing involves a phone call where the attacker tries to trick you into revealing sensitive information.

IMPORTANT REMEMBER:

Springs Valley will never call you to ask for your Online or Mobile Banking login credentials. If you receive a suspicious call requesting banking or personal information, do not provide any details. **Instead, contact us immediately at 800.843.4947.**

Springs Valley promotes Melody Ginder to Assistant Vice President, Compliance Analyst II & CRA Officer

Springs Valley Bank & Trust Company names Melody Ginder, Assistant Vice President, Compliance Analyst II & CRA Officer. Melody began her banking career with Springs Valley Bank & Trust Company in 2015 as a loan processor. In 2017, she accepted the position of Compliance Analyst, and in 2019 was named the Bank's Community Reinvestment Act (CRA) Officer.

Melody graduated from Wabash Valley College in 2002 with an associate degree in business and earned a Bachelor of Science in Business Management from Southern Illinois University Carbondale in 2004. She currently resides in Jasper, Indiana, with her husband, Mark, and their three daughters, Tessa, Peyton, and Brianna.

Melody is an active member of Holy Family Church. She serves as the treasurer of the Indy Eleven Soccer Club 2012G team, teaches Junior Achievement at Jasper Elementary School, and volunteers regularly at Holy Trinity Catholic School. She is also a member of the Middles of Dubois County, Jasper German Club, and Women Empowering Women. In her free time, Melody enjoys traveling, watching soccer and basketball games, and attending community events.

"I am honored to be promoted to Assistant Vice President at Springs Valley Bank & Trust," said Melody. "I am fortunate to be part of a dedicated team committed to serving a community that continues to inspire through its

dedication and spirit. I am grateful for the opportunity to grow professionally while contributing to the ongoing success of the area we serve."

"Melody has been a key player in the growth of our Compliance Team," stated Diann Verkamp, Vice President & Risk Officer "This promotion is well deserved and is a testament to her work ethic, initiative skills, and dedication to Springs Valley."

Melody can be reached at 812.634.4921 or mginder@svbt.bank.



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ADVENTURE AWAITS

LET SPRINGS VALLEY GUIDE THE WAY

Greyson & Ayla Lindsey
Marketing & Executive Coordinator



VALUED AT \$206.00

Open any Springs Valley **eZChecking**² account by Saturday,

June 28, 2025,

and be entered into a drawing for a

WODA Backpack

filled with adventure essentials!¹



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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.



JUNE IS
National
Homeownership
Month!

CONTACT ONE OF OUR MORTGAGE SPECIALISTS TODAY AND ASK US ABOUT OUR

- **Conventional Fixed Rate Loans**
- **Conventional Adjustable Rate Loans**
- **FHA • VA • USDA**
- **First-Time Home Buyer**
- **Post Frame**

Springs Valley's Mortgage Team will be happy to assist you with any additional questions you may have.



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Visit the SVBT Online Mortgage Center at svbt.bank to get Pre-Approved or Approved in 20 minutes!

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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.