

SEPT
2025

The Springs Valley

SCOOP



Tips For Avoiding Overdraft Charges

Source: MoneyIQ



If you've ever overdrawn your checking account – you know, 'bounced a check' – you're aware it can be a costly hassle.

That's why it's important to always keep track of how much you spend, whether it's shopping with your debit card, using an ATM, or writing checks.

An overdrawn account happens when you spend more money than you have, which can result in potentially costly overdraft or transaction fees.

Here are a few tips to help you avoid overspending:

ALWAYS KEEP TRACK OF YOUR SPENDING

With Springs Valley's online and mobile banking, you can regularly check your account balance and transfer

funds as needed. You can also set up mobile and eMail alerts to let you know when your balance falls below a certain level. When that happens, you'll know it's either time to stop spending or to put more money in your account.

KEEP A REGISTER OF YOUR SPENDING

Track all payments with either a spreadsheet or on paper. That includes checks, debit card use, ATM withdrawals, any automatic payments you have set up, and any fees – such as monthly account charges. Balance your expenses with how much money is in your account.

USE DIRECT DEPOSIT

Having your paycheck deposited directly into your Springs Valley account helps ensure that you know exactly when money will be available, rather than having to remember to go to a Springs Valley Banking Center to deposit a paper check.

KEEP A 'HIDDEN' CUSHION

Some experts recommend that you keep an extra \$100.00 or more in your account with no intent of spending it. That way, if you happen to slip up, that cushion might save you from an overdraft.

Stop in and talk to a Springs Valley Banker about the best ways to track your spending and about other options to protect yourself and save money.

Welcome!

ADVENTURE AWAITS

WELCOME ABOARD

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

Welcome...

Kelli Leinenbach Sarabia

Personal Banker
WASHINGTON BANKING CENTER
kleinenbachsarabia@svbt.bank



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WELCOME ABOARD

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

Welcome...

Kristen Stidham

Personal Banker
VALLEY BANKING CENTER
kstidham@svbt.bank



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Congrats!

ADVENTURE AWAITS

CELEBRATING 5 YEARS

Anita Tobin

"I have been with Springs Valley Bank & Trust Company since September of 2020. I am with the Loan Department as a loan processor. I have been in this position for all 5 years and have enjoyed the challenges and growth within this position. I am excited for many more years with this company either in this position or having the opportunity to move within the company."

Anita



Congrats Anita!

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CORE VALUES:

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



SPRINGS VALLEY'S MONTHLY CYBER SECURITY TIP

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

BACK TO SCHOOL - CLICK WITH CAUTION

IMPORTANT REMINDER:

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.

Your Role in Keeping Safe

Phishing eMails and suspicious links are everywhere, especially during the hustle and bustle of a new semester. Trust your gut - if something feels off or unexpected, don't click. Scammers rely on you reacting quickly, but a pause can save you a lot of headaches.


SOURCE: CYBERSECURITY.YALE.EDU

National Mortgage Professionals Month

LOCAL FACES LOCAL DECISIONS

ADVENTURE AWAITS

NATIONAL MORTGAGE PROFESSIONALS MONTH



Ashley Lueken
Loan Processor
alueken@svbt.bank

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.

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ADVENTURE AWAITS

NATIONAL MORTGAGE PROFESSIONALS MONTH



Chad Blessinger
Assistant Vice President & Loan Operations
cblessinger@svbt.bank


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Kylee Eckert
Loan Processor
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LOCAL FACES LOCAL DECISIONS

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NATIONAL MORTGAGE PROFESSIONALS MONTH



Susan Richardson
Vice President & Senior Mortgage Loan Underwriter
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NATIONAL MORTGAGE PROFESSIONALS MONTH



Tracy Lee
Loan Processor
tlee@svbt.bank

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SPRINGS VALLEY INVITES YOU TO JOIN US FOR OUR

CUSTOMER & COMMUNITY APPRECIATION COOKOUTS 2025

FREE
SVBT Oven Mitt!
*While supplies last



VISIT OUR LOBBIES TO REGISTER FOR OUR DEPOSIT GIVEAWAY PRIZE DRAWING!

**Official Terms and Conditions available upon request.

ENJOY BURGERS, BRATS, CHIPS, AND MORE!

AT EACH COOKOUT LOCATION, WE'LL HAVE INTERACTIVE TELLER MACHINE (ITM) COMMUNITY EDUCATION!



ORANGE CO.
September 12
11 am - 1 pm (ET)
Paoli Banking Center
867 North Gospel Street, Paoli

ORANGE CO.
September 19
11 am - 1 pm (ET)
Valley Banking Center
8482 W State Road, French Lick

DUBOIS CO.
September 26
11 am - 1 pm (ET)
Jasper - Main Street Banking Center
1500 Main Street, Jasper

DAVISS CO.
October 3
11 am - 1 pm (ET)
Washington Banking Center
1717 South State Road 57, Suite A, Washington

GIBSON CO.
October 10
11 am - 1 pm (CT)
Princeton Banking Center
1501 West Broadway Street, Princeton



Loyal to you, your family, and your future.

springsvalley

BANK & TRUST COMPANY



Thank you to General Rental & Sales, LLC for the tents, tables, & chairs at each appreciation day.

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Scan this QR code to Open an Account Online Today!¹
Or, open your account online at svbt.bank!

ADVENTURE AWAITS

LET SPRINGS VALLEY GUIDE THE WAY

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

September 27, 2025,

and be entered into a drawing for a pair of **LEKI Cross Trail 3 Carbon Trekking Poles!**¹

LEKI
CROSS
TRAIL 3
CARBON
TREKKING
POLES -
PAIR

VALUED
AT
\$139.73

Isaac Briggeman
IT Intern

Jordan Briggeman
Vice President & Business Banker

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



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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, June 30, 2025, at 8:30 a.m. (EST) and will end on Saturday, September 27, 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, October 1, 2025. One (1) set of LEKI Cross Trail 3 Carbon Trekking Poles will be awarded at each Banking Center. The verifiable retail value of the prize is \$139.73. 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. LEKI 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.