SEPT 2025

The Springs Valley SCOOP **The Springs Valley** **T

Tips For Avoiding Overdraft Charges

Source: Money/Q



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.



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

Welcome...

Kristen Stidham

Personal Banker VALLEY BANKING CENTER kstidham@svbt.bank

Svbt.bank | 800.843.4947 | Since 1902

Congrats!



CORE VALUES:

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



SPRINGS VALLEY'S MONTHLY CYBER SECURITY TIP

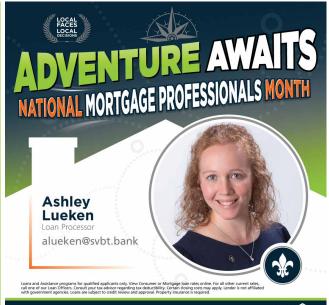
Here's a tip to help keep you secure online this month

BACK TO SCHOOL -CLICK WITH CAUTION

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





Sylee Eckert
Loan Processor
keckert@svbt.bank

Low and Asistance programs for qualified applicants only. View Consumer or Mortgage Ison rates online. For all other current rates, unline of our Loan Officers. Cornul your tax advoor reparding tax deductibility, Certain dozing costs may apply. Loan and fallistical

Susan Richardson
Vice President & Senior Mortgage Loan Underwriter
NMLS#: 451137
srichardson@svbt.bank

call one of our Loan difficers. Corouity your tax advisor regarding tax deductability. Certain dosing costs may apply. Lender is not affiliated with government agencies. Loans are subject to credit review and approval. Property insurance is required.

SVbt.bank | 800.843.4947 | Bank NMLS # 412076

Member 🚖

svbt.bank | 800.843.4947 | Bank NMLS # 412076

svbt.bank | 800.843.4947

Member 🚖

FDIC LENGER





svbt.bank | 800.843.4947 | Bank NMI

ank NMLS # 412076



SPRINGS VALLEY INVITES YOU TO JOIN US FOR OUR FREE **SVBT Oven Mitt!**

ENJOY BURGERS, BRATS, CHIPS, AND MORE!

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

*Official Terms and Conditions available upon request.

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.

Jasper - Main Street Banking Center

1500 Main Street







DAVIESS 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











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

Loyal to you, your family, and your future.

BANK & TRUST COMPANY















'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, 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 swbt.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. Minimum opening deposit of \$50.00 required. Some fees and conditions may apply. *Third party fees for internet, messaging, or data plans may apply.