

OCT  
2025

The Springs Valley

# SCOOP



## Beware of Work from Home Scams

Source: MoneyIQ

**Does this sound like the perfect job? Work from home! Make big money!**

While many businesses are offering legitimate remote work opportunities, there are also many work-from-home scammers who are looking for targets.

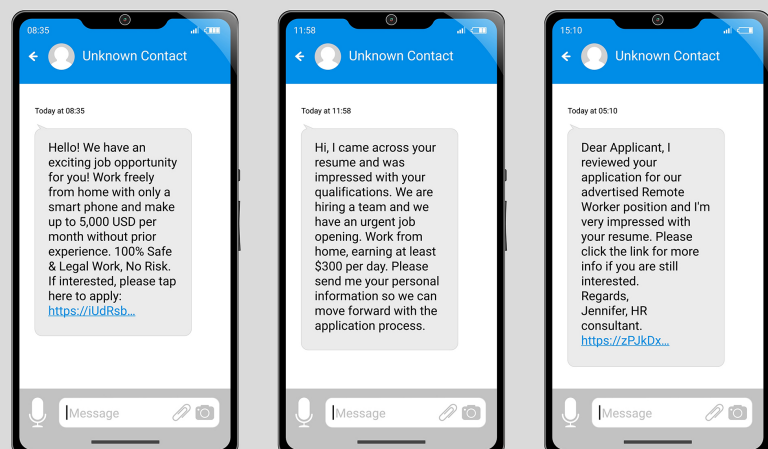
**So how can you tell if that remote job opportunity is a dream job – or a nightmare?**

- Beware of any work-from-home job that offers you a lot of money for not much work or experience
- asks for money up front for an interview, job offer, training, or equipment
- asks for personal information like your SSN or banking info as part of the application. This can expose you to fraud or identity theft.
- promises “guaranteed” or “surefire” profits
- doesn’t describe the job adequately or only offers a list of the perks
- only corresponds via eMail or chat
- offers you the job immediately
- sends you a check for expenses and asks you to send part of it back or return it in the form of gift cards. Real businesses will NEVER ask you to do this.

**If you think that there’s a chance that remote job is legitimate, there are a few ways to check:**

- Do a little research. What does the Better Business Bureau or the Federal Trade Commission say about the company? What reviews have people left online or on job listing sites? A simple internet search is often very revealing.
- Find the company’s contact info and call them directly to ask about the job listing.
- Ask questions. Legitimate employers can give you detailed information about the job details, eligibility requirements, and benefits.

**When it comes to work-from-home offers, do your homework, and trust your instincts. Because if it sounds too good to be true, it probably is.**





**ADVENTURE AWAITS**  
WELCOME ABOARD

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

*Welcome...*  
**Emma Bauer**  
Finance Intern  
JASPER MAIN STREET BANKING CENTER  
ebauer@svbt.bank

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**ADVENTURE AWAITS**  
CELEBRATING 30 YEARS

**Nicole Ford**

*"I have been with Springs Valley Bank & Trust Company for 30 years. I started my journey as a teller, new accounts, trainer, consumer lending, Banking Center Manager to Assistant Deposit Manager, then moved to Operations as Manager over Deposit Operations and Call Center. I'm so grateful to be part of a community bank that supports it's team, encourages development and promotes within. I look forward to many more years of success together."*

*Nicole*  
**Congrats Nicole!**

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## Springs Valley is proud to announce that its website has won the **Financial Services Standard of Excellence Award** in the Web Marketing Association's Web Awards.

The nomination was submitted by Springs Valley's website development partner, WSI, and evaluated by an international panel of digital marketing and website design experts. Each site in the competition is judged on key criteria including content, design, ease of use, innovation, interactivity, technology, and alignment with customer needs.

"This award is a true testament to the vision and collaboration between Springs Valley and WSI," said Brittany Scherzer, Marketing Manager. "We set out to create a digital experience that is modern, intuitive, and reflective of our promise to deliver exceptional customer service. Winning this award confirms that our website not only meets but exceeds those standards."

The judges' feedback highlighted the sites strengths, noting: "The home page design stood out for its effective use of color, icons, and layout, creating a strong first impression for visitors. The overall

look and usability reflect a thoughtful approach to engaging customers. The site blends modern digital elements with a user experience that reinforces trust – an achievement that makes Springs Valley's online presence both functional and welcoming."







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**\$5.00**<sup>1,2</sup>

**Martin C. Kaiser**  
CTFA  
SEVP & Financial Advisory  
Group Manager



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

## springsvalley

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<sup>1</sup>Mobile deposits captured during a business day (M-F between 8:00 am to 5:00 pm ET), will be available same business day. Once the mobile deposit is received, our team will review and either approve or deny the transaction. If approved, your money will be available instantly. Subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. Springs Valley Mobile Deposit is available for select mobile devices. Download the Springs Valley Mobile App. Message and data rates may apply. Subject to eligibility and further review. Deposit limits and other restrictions apply. <sup>2</sup>One (1) \$5.00 bill per customer per fourth quarter 2025. \$5.00 must be deposited into a Springs Valley checking account by using Springs Valley's Mobile App. Offer good from October 1, 2025 – December 31, 2025.





Scan this QR code to Open an Account Online Today!<sup>1</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,

**December 27, 2025,**

and be entered into a drawing for a

**Caribbean Cruise for Two!**<sup>1</sup>

through **Jackie's TRAVEL**



# springsvalley

BANK & TRUST COMPANY

**Cara Cote**

Human Resources Manager (right)

with

**Matthew & Lily**

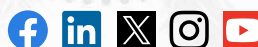
Husband (left) & Daughter (center)

**VALUED AT \$2,460.00**

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<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, September 29, 2025, at 8:30 a.m. (EST) and will end on Saturday, December 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 Friday, January 2, 2026. One (1) Caribbean Cruise for Two will be awarded. The verifiable retail value of the prize is \$2,460.00. 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. Jackie's Travel 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.