

NOV  
2025

The Springs Valley

SCOOP



# Automation makes things easier, so how about using it to save money?

Source: MoneyIQ

**While it's not always easy to do, saving money should be one of your prime financial goals, whether it's for a down payment on a house, a large purchase, or an unexpected emergency.**

Think about it in three steps: Assessing, assigning and automating.

**ASSESSING** means taking a look at your income, your expenses, and your goals. In the best of all worlds you're making more than you owe and you can put that extra money into a Springs Valley Savings Account that can help your money grow.

**ASSIGNING** is figuring out how to save your money to meet those goals. This should include regular savings for:

- Planned things such as a down payment on a home or car, a nice vacation, or maybe college tuition.
- An emergency fund to help in case of unexpected things such as a job loss, medical expenses, or a major home or auto repair.

**AUTOMATING** means setting up regular transfers of money into your Springs Valley accounts so you don't have to think about it each time you get a paycheck. It's a hands-off way to make saving a habit.

You can ask your employer about setting up an automatic deposit of your paycheck. Once that's done,

each time you get paid the money will automatically go into your account.

Based on your needs assessment, you can then decide how much goes into checking so you can pay regular expenses for things like groceries and utilities, and how much to put in your Springs Valley Savings Account(s).

You can also speak to a Springs Valley team member about enrolling in Springs Valley's Round-Up Savings Program to make saving cents automatic.

These are simple ways to make saving effortless. With a little planning you're automatically making your financial future more secure.

**Visit us online at [svbt.bank](http://svbt.bank) or your local Springs Valley Banking Center today to learn more about your savings options and how you can set up automatic transfers to your accounts.**



# Welcome Aboard!

## ADVENTURE AWAITS

WELCOME ABOARD

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

*Welcome...*

**Brittany Smith**

Virtual Personal Banker  
JASPER THIRD AVENUE BANKING CENTER

bnsmith@svbt.bank



svbt.bank | 800.843.4947 | Since 1902



## ADVENTURE AWAITS

WELCOME ABOARD

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

*Welcome...*

**Jessica Thomas**

Personal Banker  
PAOLI BANKING CENTER

jthomas@svbt.bank



svbt.bank | 800.843.4947 | Since 1902



## ADVENTURE AWAITS

WELCOME ABOARD

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

*Welcome...*

**Sarah Mick**

Operations Specialist  
JASPER THIRD AVENUE BANKING CENTER

smick@svbt.bank



svbt.bank | 800.843.4947 | Since 1902



## ADVENTURE AWAITS

WELCOME ABOARD

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

*Welcome...*

**Jayla Detty**

Personal Banker  
PRINCETON BANKING CENTER

jdetty@svbt.bank



svbt.bank | 800.843.4947 | Since 1902



# SVBT CORE VALUES

INITIATIVE.

RESPECT.

TEAMWORK.

COMPETENCE.

INTEGRITY.

RESPONSIVENESS.

OWNERSHIP.



# YOU'RE INVITED TO OUR AG EVENT!

WEDNESDAY, DECEMBER 10, 2025 @ VENUE 1408



SPRINGS VALLEY  
**AgMatters**  
YOUR ALLY ON THE FARM



**RSVP EARLY:**  
**BY FRIDAY, NOV 7, 2025,**  
& YOU'LL BE ENTERED INTO A DRAWING FOR A POWERMATE  
**PM2000i INVERTER GENERATOR**

**Don't Wait!**  
RESERVE YOUR SEAT TODAY FOR

**Wednesday, December 10, 2025**

**9 am ~ 2 pm ET @ Venue 1408**

1408 North Main St, Huntingburg, IN 47542

Registration begins at 8:45 a.m.

Light breakfast and lunch will be served.

Please call, eMail or scan the QR code<sup>2</sup> to RSVP!



**KEYNOTE SPEAKER:**

**Mike North,**

*President - Producer Division, Ever.Ag*

**TOPIC 1:**

**Global Grain Markets. How Will The US Compete?**

**TOPIC 2:**

**Forces At Work Inside the US Grain Market**



**EARLY DEADLINE:**  
Submit your RSVP by Friday,  
**November 7, 2025** to be  
entered into the giveaway.

**FINAL DEADLINE:**  
All FINAL RSVPs must be  
submitted by Wednesday,  
**November 26, 2025** to  
reserve your spot.



**Ross Key**

*Vice President & Agricultural  
Relationship Sales Manager*

**812.635.5028**

rkey@svbt.bank

or eMail us at  
marketing@svbt.bank

**CREDITS:** Approved NLS Credit - 2 hours  
Approved CPE Credit - 2 hours



**Our Roots Are Firmly Planted Here.**

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

**springsvalley**

BANK & TRUST COMPANY

**svbt.bank**

800.843.4947 | Since 1902



Member  
**FDIC**  
EQUAL HOUSING  
LENDER

\*Entrants for drawing must be 18 years of age or older. Drawing will be held at the Ag Event on Wednesday, December 10, 2025. No cash equivalent, substitution, or transfer of prize permitted. Must be present to win. Springs Valley Bank & Trust is not affiliated with, endorsed by or sponsored by Powermate®. Powermate® has not participated in or sponsored the Powermate® PM2000i Inverter Generator giveaway conducted by Springs Valley Bank & Trust. The prize to be awarded has been purchased by Springs Valley Bank & Trust at retail from an authorized seller. No purchase necessary. \*Third party fees for internet, messaging, or data plans may apply.

# \$5 Cash n Dash!

## COMMUNITY EDUCATION DAY

at Springs Valley's Interactive Teller Machine

A Springs Valley team member will show you how to use our ITM!

FRIDAY,  
November 14, 2025

JASPER 12TH AVENUE

901 West 12th Avenue • Jasper, IN

FROM 4:00 pm - 6:00 pm ET

**Get \$5.00!**<sup>1</sup>

Hot chocolate & snickerdoodle cookies will be served.<sup>2</sup>

**PLUS...**

you will be entered into a drawing for an

AMAZON BASICS

**14-Inch Round Propane Fire Pit!**<sup>3</sup>



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

# springsvalley

BANK & TRUST COMPANY

svbt.bank

800.843.4947 | Since 1902



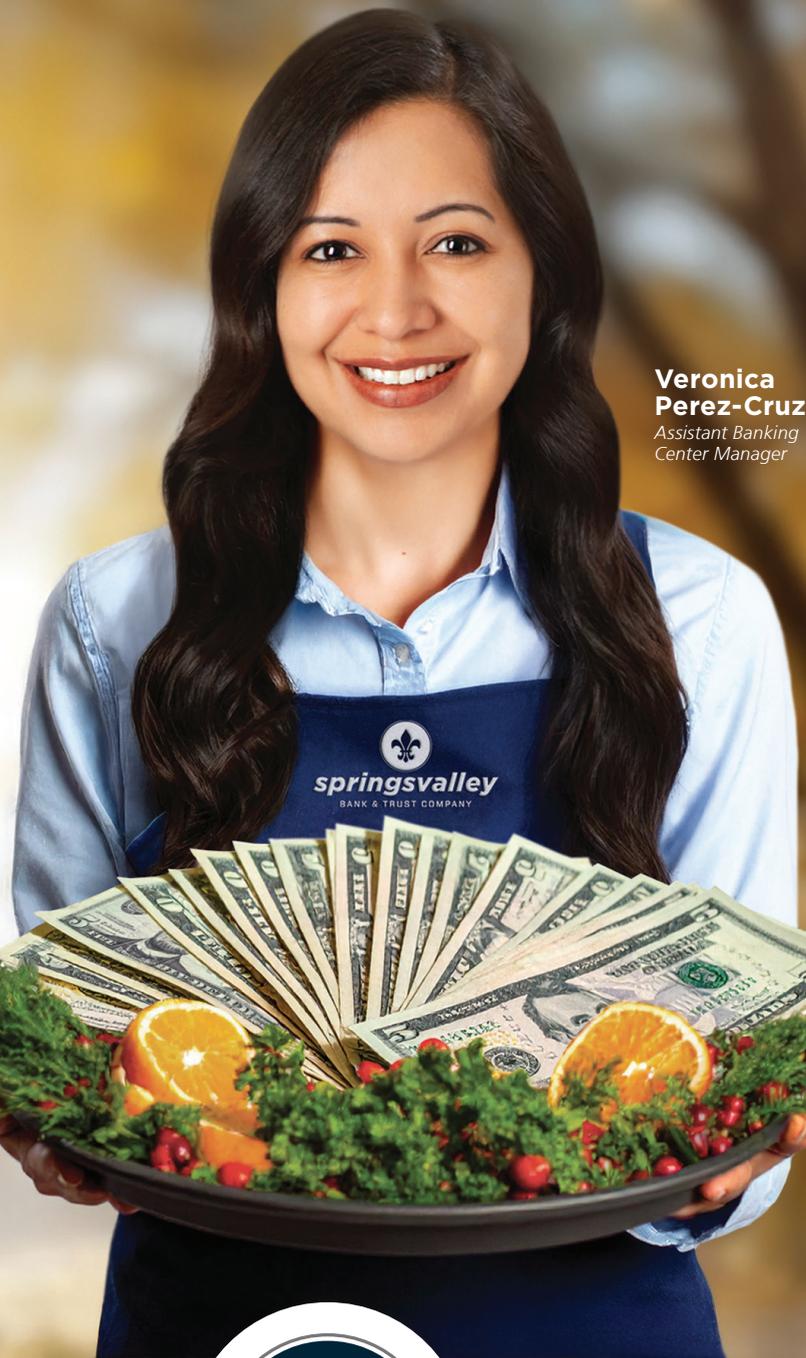
<sup>1</sup>One (1) \$5.00 bill per customer. \$5.00 must be deposited into a Springs Valley account by using a Springs Valley Interactive Teller Machine (ITM) on Friday, November 14, 2025, located at 901 West 12th Avenue, Jasper, Indiana 47546. <sup>2</sup>Hot Chocolate and Snickerdoodle cookies while supplies last. <sup>3</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 Friday, November 14, 2025 from 4:00 pm - 6:00 pm ET ("Giveaway Period"). The Sponsor's clock will be the official timekeeper for the Giveaway. Drawing will be held on November 14, 2025. One (1) Amazon Basics 14-Inch Round Propane Fire Pit will be awarded. The verifiable retail value of the prize is \$93.98. 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. Amazon Basics is not a sponsor of, nor affiliated with this Giveaway.

# Stuff Your Wallet!

Let your Personal Banker help you make a **Mobile Deposit**<sup>1</sup> using Springs Valley's Mobile App and we will give you

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

**Veronica Perez-Cruz**  
Assistant Banking  
Center Manager



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

## **springsvalley**

BANK & TRUST COMPANY

**svbt.bank**

800.843.4947 | Since 1902



<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 deposit will be credited the same business day and may be available for use right away, subject to verification and possible deposit limits. 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 mobile deposit transaction 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](http://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

**VALUED AT \$2,460.00**



# springsvalley

BANK & TRUST COMPANY

**Cara Cote**

Human Resources Manager (right)

with

**Matthew & Lily**

Husband (left) & Daughter (center)

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

[svbt.bank](http://svbt.bank)

800.843.4947 | Since 1902



<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](http://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.