

DEC
2025

The Springs Valley SCOOP



Each of our successes are tied together

By Ross Key, Vice President & Agricultural Relationship Sales Manager



When marketing asked me to contribute an article for the customer newsletter, I immediately went to facts and the reality of what we are dealing with in the ag industry right now. Then I got the eMail asking me to make it a positive message. They obviously know my tendencies, but really, how do you put together a positive message on the ag industry right now? There are a couple bright spots, but this is not an easy ask. **Where do I even start?**

People? The people in the ag industry? The people in agriculture are what make the industry good and bright even in economically tight times like these. They are what makes me go to work each day and believe in the work I do. Not the corporations or organizations that some of us work for but the genuinely good people that really work for the betterment of those around us each and every day. We want each other to succeed even if we are competitors in the marketplace. Each of us doing our part to produce safe and quality products that benefit the world around us.

Here at Springs Valley Bank & Trust Company we try to do this every day. Ultimately, I know I fall short from time to time, but rest assured that I and others at Springs Valley are doing our best to serve you. There are so many things that go on around us that we have no control over: banking regulations, examiner opinions, the markets, and of course the weather. Many of the same things that affect one of us affect each of us in this industry. What we as a bank can do is work to help each customer, within the rules and regulations that we have, to live with and answer to as

a bank. Sometimes this leads to hard decisions that we don't want to make, sometimes it leads down a road to recovery, and sometimes things take us where we all hope to be when everything and everyone involved are running just as they should.

Each of our successes are tied together as we navigate through these tough times. I trust our customers to do what they believe is best for their operation and in Springs Valley's best interest. More than any other group of people I interact with, the ag community tries to do right by each other. Springs Valley does the same. The promise to understand there will be ups and downs in the world of agriculture is why I came to Springs Valley in the first place. The fact Springs Valley is committed to working through the tough times with our producers is why I am still here and will continue to be.

Ultimately, the positive spin on today's agriculture world is what it always has been. The people. The people that the foundation of the ag industry is built on. The industry that has rested firmly on those people and families for generations. The foundation that will support and drive the most important sector in the U.S. economy for generations to come. The best people in the world. The U.S. agriculture industry. The people that produce the goods that are turned into the food you eat and drink, the clothes you wear, the gas you burn in your car, and so many things the world around us takes for granted.

Keep it up – brighter days are ahead.

Ross Key

Vice President & Agricultural
Relationship Sales Manager



Congratulations!

ADVENTURE AWAITS

**CELEBRATING
15 YEARS**

Ashley Lueken

“I am very proud to be celebrating 15 years with Springs Valley Bank & Trust Company. Each day, I have the opportunity to put my best skills to work while processing loans and supporting Loan Officers. The growth I've accomplished, both personally and professionally, has been invaluable. Springs Valley truly values its employees and customers, and I look forward to many more years of success.”

Ashley

**Congrats
Ashley!**

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ADVENTURE AWAITS

**CELEBRATING
5 YEARS**

Zach Brown

“Over the past 5 years at Springs Valley Bank & Trust Company, I have been blessed with the opportunity to work with so many great people and businesses. I enjoy working with our customers and being a part of their success story.”

Zach

**Congrats
Zach!**

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Brittany Scherzer earns Certified Community Bank Marketing Strategist Designation

Brittany Scherzer, Marketing Manager at Springs Valley Bank & Trust Company, has successfully completed the ICBA Education Certified Community Bank Marketing Program and has earned the professional designation Certified Community Bank Marketing Strategist - CCBMS.

To earn the certification, Brittany attended the recent ICBA Marketing Institutes and successfully completed the certification examination covering the fundamental concepts of marketing skills and their applications in banking.

“This program reinforced my passion for community banking, and the vital role marketing plays in connecting people with the right financial solutions,” said Brittany. “I’m grateful to be a part of an organization that values professional growth, creativity, and community.”

“Earning the Certified Community Bank Marketing Strategist Designation shows Brittany’s dedication to growing her knowledge and understanding of marketing in the banking industry,” said Dianna Land, SEVP & COO. “We are excited to see Brittany continue to elevate our marketing initiatives and drive innovation at Springs Valley.”

Brittany can be reached at 812.634.4802 or bscherzer@svbt.bank.

AG WEBINAR

Celebrity Producers take the Post-Harvest Challenge

TO STORE OR NOT TO STORE?

Thursday, January 8, 2025 : 1:00 pm ET

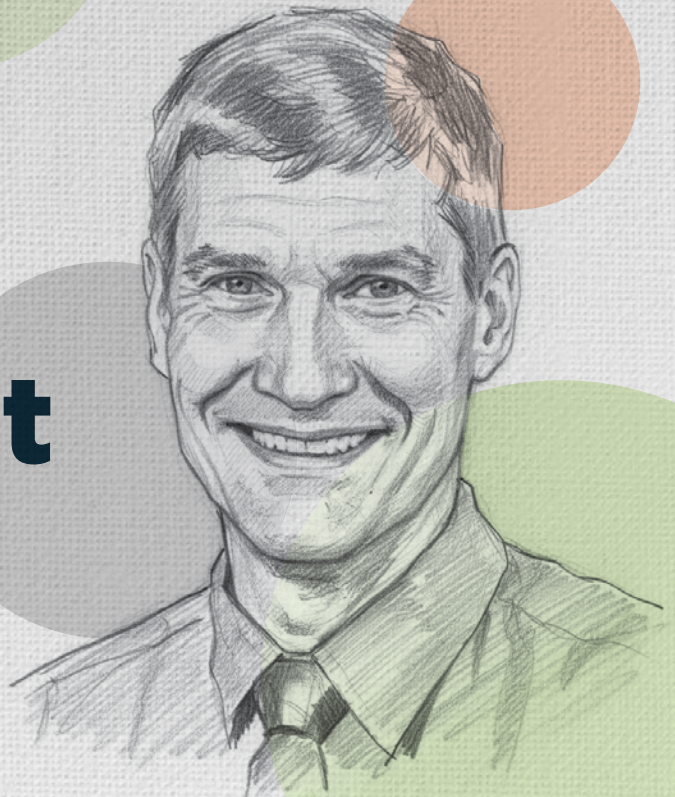
Springs Valley invites you to join us for an agricultural webinar featuring Grain Marketing Economist, Ed Usset, from the University of Minnesota's Center for Farm Financial Management.

Meet six celebrity producers tackling the age-old question: "To store or not to store?" Through their different approaches, you'll gain practical insights on market patterns, storage strategies, and risk management to help guide your own post-harvest decisions.

This virtual event is free to attend –
we're proud to bring this valuable learning opportunity to our local ag community!



Scan the QR Code to RSVP now!*



Edward Usset

Grain Marketing Economist
Center for Farm Financial Management
University of Minnesota

For video and audio conference:

<https://svbt.webex.com/meet/svbtbridge1>

For audio-ONLY:

Dial-in Number:

415-655-0003

Access Number:

797-255-607 #



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The End of the PENNY

What You Need to Know



What is happening to the penny?

The U.S. Department of the Treasury has ended production of new pennies, marking a historic change in U.S. currency. Pennies will remain legal tender, but banks can no longer order new ones from the Federal Reserve. As supplies run out, you'll begin to notice fewer pennies in circulation nationwide.

Why is the penny being phased out?

According to the U.S. Mint's 2024 Annual Report, producing and distributing one penny costs 3.69 cents, resulting in an \$85 million loss in 2024 alone. The decision to retire the penny will help reduce waste and save taxpayer dollars.

How is Springs Valley handling this change?

Cash withdrawals & Cashed Checks: Cash may be rounded down to the nearest nickel with any remaining balance deposited to an account you hold with Springs Valley.

Electronic Transactions: All non-cash transactions, including deposits and withdrawals will continue to be processed to the exact cent.

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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,

December 27, 2025,

and be entered into a drawing for a

Caribbean Cruise for Two!¹

through **Jackie's**

TRAVEL



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BANK & TRUST COMPANY

Cara Cote

Human Resources Manager (right)

with

Matthew & Lily

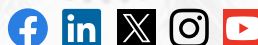
Husband (left) & Daughter (center)

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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, 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. 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. Jackie's Travel 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.

Add Some Green to Your Season

Let your Personal Banker help you make a
Mobile Deposit¹ using Springs Valley's
Mobile App and we will give you

\$5.00²

Megan Bueltel
Financial Advisory Group
Account Administrator



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¹Mobile 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. ²One (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.