

FEB
2026

The Springs Valley

SCOOP



Founding Finance: **The First** **American Banks**



Source: 1782-1799: A History of America's Banks and The ABA | American Bankers Association

In the early years of the United States, establishing a reliable financial system was essential to supporting economic activity and government operations.

Two early institutions – the Bank of North America and the First Bank of the United States – played an important role in shaping the country's financial framework.

The Bank of North America, chartered in 1782 by the Continental Congress, is recognized as the first bank established in the United States. It opened in Philadelphia in January 1782 and helped facilitate commerce and public finance in the years following the Revolutionary War.

In 1791, the **First Bank of the United States** was chartered by Congress to serve as a national bank with a 20-year term. It was part of a broader plan to organize federal finances and provide services such as holding government funds, issuing currency, and supporting public credit.

The bank opened for business later that year in Philadelphia.

These early institutions marked important steps in the development of American banking, and their establishment reflected efforts to bring order and consistency to financial practices in the young nation.



American Paper Dollars.

Congratulations!

springsvalley

on the move

Anita Tobin

Financial Advisory Group
Operations Specialist

JASPER MAIN STREET
BANKING CENTER

atobin@svbt.bank

CONGRATS
Anita!



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springsvalley

on the move

Victoria Young

Loan Processor

JASPER MAIN STREET
BANKING CENTER

vyoung@svbt.bank

CONGRATS
Victoria!



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Let's Celebrate 25/ YEARS!

SUSAN RICHARDSON

“ I have been with Springs Valley Bank & Trust Company for a total of 25 years. I did take a break between 1999-2001. I have had many different roles in the loan department including Loan Processor, Mortgage Loan Officer to currently Senior Mortgage Underwriter. I love working for a small community bank that has helped me grow and advance in my career. I have made great memories with my customers and fellow employees throughout all my years at Springs Valley. ”

Susan



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CORE VALUES:

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



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Join us for a fresh look at all
things Springs Valley.

Follow along:

www.tiktok.com/@springsvalleybt



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BANK & TRUST COMPANY

Welcome To Springs Valley!

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



Welcome...

Jessica Marvell

Personal Banker

PRINCETON BANKING CENTER

jmarvell@svbt.bank

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



Welcome...

Kyah Frantz

Personal Banker

PRINCETON BANKING CENTER

kfrantz@svbt.bank

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



Welcome...

Lisa White

Virtual Personal Banker

JASPER THIRD AVENUE BANKING CENTER

lwhite@svbt.bank

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SPRINGS VALLEY
BANK & TRUST COMPANY

**CRA
SCHOLARSHIP**

(Community Reinvestment Act)

APPLICATION DEADLINE IS MARCH 31, 2026



SPRINGS VALLEY'S MONTHLY

**CYBER
SECURITY
TIP**

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

**ENABLE TWO-
FACTOR
AUTHENTICATION
EVERYWHERE**

Two-factor authentication adds a second step after your password. This usually includes a code from an app or a physical security key. Even if someone steals your password, two-factor authentication can block access. App-based authenticators provide stronger protection than text messages. Turn it on for eMail, banking, social media, and shopping accounts first.

SOURCE: CYBERGUY.COM/SECURITY/10-SIMPLE-CYBERSECURITY-RESOLUTIONS-SAFER-2026/

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.

CASH IN YOUR PENNIES

Score Some Springs Valley Merch!

Starting Monday, January 5, 2026, cash in \$5.00 or more in pennies
at any Springs Valley Banking Center and pick a Springs Valley gift.*

PHASE-OUT



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

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*No purchase required. Offer valid January 5, 2026 – March 31, 2026. Total amount of pennies must equal \$5.00 or more. One prize per person. Each participant may choose one item from the available prize options: Springs Valley Color-Changing Water Bottle, or Springs Valley Wireless Charger. Prize quantities are limited. All prize options may not be available at all times. Prizes will be distributed on a first-come, first-served basis while supplies last.

Round-UP

Save-UP

Enroll in
Round-Up Savings¹
with a qualifying
Springs Valley checking
account and receive

\$5.00²

Jalie McElfresh
Loan Processor



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

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¹There is no fee for Springs Valley's Round-Up Savings Program. Eligible Springs Valley checking, and savings accounts can participate in the program. Business accounts are not eligible for Springs Valley's Round-Up Savings Program. Other terms and conditions may apply. For more details visit svbt.bank. ²One (1) \$5.00 Round-Up Savings enrollment bonus per customer per first quarter 2026. Must enroll in a new Round-Up Savings program on a qualifying checking account not currently enrolled. \$5.00 will be deposited into the your Springs Valley savings account and will appear on your monthly statement as "ROUNDUP26." Offer valid January 5, 2026 – March 31, 2026.

Your Future Starts Here.

We believe every client is unique:
YOUR GOALS, LIFESTYLE, AND LEGACY DESERVE A TAILORED PLAN.

That's why Springs Valley Financial Advisory Group commits to:

PERSONALIZED PLANNING: We do not do one-size-fits-all. We spend time understanding your needs, dreams, and priorities so we can build a road map that fits.

INVESTMENT MANAGEMENT: We help you allocate wisely, review performance, and stay aligned with your risk tolerance.

TRUST & ESTATE SERVICES: Protect and transfer wealth the way you intend. We assist with trusts, wills, and estate administration.

RETIREMENT & IRA PLANNING: Whether rolling over a 401(k), managing an IRA, or mapping a distribution strategy, we guide you every step.

BUSINESS & SPECIALIZED SERVICES: We also support business succession, charitable planning, and other advanced strategies.

Our team of local advisors brings over **100 years of combined experience**, working **100% in-house** so you benefit from timely, community-focused decisions.

Sincerely,

*Springs Valley Financial
Advisory Group*

Scan the QR Code
to book your
FREE consultation!*

*Message and data rates may apply.



**YOUR PARTNERS
FINANCIALY.**
WE'LL GET YOU THERE.

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Martin C. Kaiser
CTFA, ATFA

Senior Executive Vice President,
Financial Advisory Group Manager

812.634.4841
Cell: 812.719.1541
mkaiser@svbt.bank



Jason T. Schmitt
**Vice President; Trust Officer
& Financial Advisor**

812.634.4827
Cell: 812.639.9663
jschmitt@svbt.bank



Sandra K. Hemmerlein
J.D., CTFA, ATFA

Vice President, Trust Officer
& Financial Advisor

812.634.4917
Cell: 812.630.1164
shemmerlein@svbt.bank



Ty Lawson
Financial Advisor

812.634.4911
Cell: 812.653.0784
tlawson@svbt.bank



Megan Persohn
CPA

Account Administrator
812.634.4867
Cell: 812.827.9470
mpersohn@svbt.bank