

MAR
2026

The Springs Valley

SCOOP



Building a Financial System: Indiana's Early Banking History

Source: <https://indiana.bank/history> and <https://www.in.gov/history/state-historical-markers/find-a-marker/state-bank-of-indiana/>



During the 19th century, Indiana experienced rapid growth, and its banking system evolved to meet the needs of expanding communities. Like much of the country, Indiana relied heavily on state-charted banks, which were authorized under state law to provide loans, accept deposits, and issue paper currency.

The state's first major attempt at a centralized system – the State Bank of Indiana, established in 1834 – was designed to bring stability and oversight to banking. It operated through multiple branches across the state and is often regarded as one of the more successful

early state banking systems in the nation. The bank helped finance internal improvements such as canals, roads, and railroads.

After the State Bank's charter expired in 1857, Indiana entered a period similar to the national Free Banking Era, during which private banks could more easily obtain charters and issue their own currency. This led to a wide variety of local banknotes circulating throughout Indiana, each tied to the financial health of the issuing bank.

Some of these institutions became known as "wildcat banks." These banks were often poorly regulated and, in some cases, lacked sufficient reserves to redeem their paper money. As a result, Indiana residents sometimes held currency that rapidly lost value or became worthless, contributing to financial uncertainty across the state.

The challenges created by inconsistent regulation and unreliable currency eventually encouraged national reform. Indiana banks transitioned into the national banking system after the National Bank Acts of the 1860s, which introduced federally backed currency and more standardized oversight.

Congratulations!



LISA STEPHENS

“Wow – 20 years already! It's incredible how quickly the time has passed. I'm grateful for the many friendships I've built here, which have made this journey both meaningful and enjoyable.”

Lisa



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ASHLEY LUBOVICH

“I have been with Springs Valley Bank & Trust Company for 5 years. I started in Operations and later transferred into loan operations. I have learned more than I could have imagined in my role here and I am learning new things each and every day. I enjoy being able to help customers day to day whether it be with their banking needs or just a friendly face to get them through their day. I'm grateful to have built relationships within the Bank with my coworkers as well as with customers. I can't wait to continue to grow in my role and see where my future takes me here at Springs Valley!”

Ashley



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Welcome To Springs Valley!

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



Welcome...

Destiney Padgett

Personal Banker

PRINCETON BANKING CENTER

dpadgett@svbt.bank

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



Welcome...

Lisa Cummins

Personal Banker

PAOLI BANKING CENTER

lcummins@svbt.bank

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SVBT CORE VALUES

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



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 Follow along: www.tiktok.com/@springsvalleybt

Springs Valley Names Courtney Harrison Assistant Banking Center Manager of Valley Banking Center

Springs Valley Bank & Trust Company names Courtney Harrison Assistant Banking Center Manager of Springs Valley's Valley Banking Center. Courtney joined Spring Valley's deposits team in August of 2021 as a Personal Banker.

"I am honored to accept this new role with Springs Valley Bank & Trust and I'm grateful for the trust and support I have been shown throughout my career. I look forward to continuing to serve this team and our community," said Courtney. "Thank you to everyone who has encouraged and supported me and I'm excited about what's ahead."

Courtney has been married for nearly 28 years and, together with her husband, has four children, one daughter-in-law, and two puppies. Her husband serves as the pastor of a local church within their community. Her happy place is walking along a beach with sunshine and coffee in her hand. She enjoys spending time with her family and friends, playing board games, reading, and playing pickleball.

"I am excited to see Courtney step into the role of Assistant Banking Center Manager. Courtney's dedication and hard work make her the perfect candidate for this opportunity. Her excellent customer service skills along with her compassion for the customers and the community show through her work daily," said Deanna Linne, Banking Center Manager & Consumer Loan Officer. "This promotion is much deserved, and I look forward to working with Courtney as she excels in her new role."

Courtney can be reached at 812.936.5650 or charrison@svbt.bank.



Springs Valley Names Haley Bertram Assistant Banking Center Manager of Dubois County Banking Centers

Springs Valley Bank & Trust Company names Haley Bertram Assistant Banking Center Manager of Springs Valley's Dubois County Banking Centers. Haley joined Spring Valley's deposit team in September of 2024 as a Personal Banker at Springs Valley's Paoli Banking Center.

"I am so grateful and excited for this new position at Springs Valley," said Haley. "I will strive to exemplify Springs Valley's core values and serve this great community to the best of my ability."

Haley resides in English, Indiana with her husband Evan and their son Elliott. She enjoys spending her free time reading, crocheting, and spending time with her family.

"We're excited to welcome Haley to the Dubois County team! Her skills and attention to detail will be a great asset as we continue to grow and better serve our community,"

said Anna Galloway, Banking Center Manager & Mortgage Loan Officer, NMLS #2663801. "Her support allows us to stay focused and efficient, ensuring the consistency and responsiveness our customers expect. Haley is a great addition and has a bright future at Springs Valley Bank!"

Haley can be reached at 812.634.4899 or hbertram@svbt.bank.



Springs Valley Names Deanna Linne Banking Center Manager of Orange County Banking Centers



Springs Valley Bank & Trust Company names Deanna Linne Banking Center Manager of the Orange County Banking Centers. Deanna began her banking career with Springs Valley in 2020 as a Universal Banker and was named Banking Center Manager of the Valley Banking Center in April of 2024.

"I look forward to this new challenge and enjoy helping others with their financial needs and goals. I pride myself in treating my customers with respect and keeping their best interest as my top priority," said Deanna. "I am grateful for Springs Valley Bank & Trust and the confidence they have shown in me to serve Orange County as Banking Center Manager."

Deanna graduated from the University of Phoenix with an associate degree in Healthcare Administration. She is the Treasurer at St John's Lutheran Church Dubois Crossroads. She enjoys spending time with her family and her puppies, hiking, and reading.

"Deanna has consistently demonstrated strong leadership, deep banking expertise, and a customer-first mindset," said Chelsey Bell, Vice President & Deposit Manager. "Her promotion reflects both her outstanding contributions and our confidence in her ability to lead our Orange County Market."

Deanna can be reached at 812.936.5624 or dlinne@svbt.bank.



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

CYBERSECURITY FOR SMALL BUSINESS

**REQUIRE STRONG PASSWORDS TO
ACCESS DEVICES AND YOUR NETWORK.**

A strong password is at least 12 characters. When it comes to passwords, the longer, the stronger. You may want to use a passphrase, or a series of random words separated by spaces.

SOURCE: [HTTPS://WWW.FTC.GOV/BUSINESS-GUIDANCE/SMALL-BUSINESSES/CYBERSECURITY](https://www.ftc.gov/business-guidance/small-businesses/cybersecurity)

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.

Round-UP

Save-UP



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

\$5.00²

Emily Rexing
Vice President & Mortgage Loan
Officer: NMLS# 1908381



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and your future.**

springsvalley

BANK & TRUST COMPANY

Bank NMLS# 412076

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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.

Step Up to the Plate
AND

**GIVE US YOUR
FEEDBACK**

COMPLETE SPRINGS
VALLEY'S COMMUNITY
SURVEY

BY **MAY 30,**
2026

AND BE ENTERED INTO A DRAWING FOR
2 BASEBALL GAME TICKETS!

WHO:

St. Louis vs. Chicago (AL)

WHERE:

Busch Stadium in St. Louis, MO

WHEN:

Saturday September 12, 2026



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*Third party fees for
internet, messaging, or
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Member
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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. Entries accepted starting Monday, March 2, 2026 at 12:00 a.m. (EST) and will end on Saturday, May 30, 2026 ("Giveaway Period"), at 11:59 p.m. (EST). The Sponsor's clock will be the official timekeeper for the Giveaway. Two (2) baseball game tickets will be awarded. The verifiable retail value of the prize is \$228.44. No substitution or transfer of prize permitted. Official Terms & Conditions available upon request or by visiting svbt.bank/survey. 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. This Giveaway is not sponsored, endorsed, or administered by, or associated with Major League Baseball or any of its teams.