

APR
2026

The Springs Valley

SCOOP



The Foundation of Community Banking



Community banks have long been the backbone of rural America, with their roots stretching back to the late 19th century. Between the 1870s and early 1900s as towns expanded alongside railroads and agricultural growth, small local banks began appearing across the countryside. Often founded by community leaders, these institutions were created to meet the unique needs of the people they served.

Unlike large urban banks, community banks focused on personal relationships. They provided farmers with the seasonal credit needed to plant and harvest crops, helped local merchants grow their businesses, and supported families as they built homes and established roots. This access to capital allowed rural economies to develop and thrive.

Community banks also play an important role in shaping civic life. They contributed to the growth of schools, churches, and infrastructure, helping transform small settlements into strong, connected communities. Their success was closely tied to the prosperity of their neighbors.

Founded in 1902, Springs Valley Bank & Trust Company was part of this very movement. Established during a time when community banks were essential to local growth, we were built on the same principles that defined early rural banking – trust, relationships, and a commitment to helping our communities succeed.

Today, that legacy continues. In an era of consolidation and rapid change, we remain focused on what community banking has always done best: making decisions locally, building long-term relationships, and reinvesting in the places we serve.



Congrats!

Welcome!



ROSS KEY

“ I appreciate the last 10 years at Springs Valley Bank & Trust Company because the Bank has allowed me to serve my customers to the best of my ability. The ag industry is one that has cycles of high and lows that are not easy to work through within bank rules and regulations. Springs Valley has stayed true to its commitment to myself and my customers through it all. I hope we get to continue for years to come. ”



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

Welcome

Amanda Klem

Account Administrator

aklem@svbt.bank

Acting in *your* best interest.



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FINANCIAL ADVISORY GROUP

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Springs Valley Names Hunter Stanley Assistant Banking Center Manager of the Princeton Banking Center

Springs Valley Bank & Trust Company names Hunter Stanley Assistant Banking Center Manager of Springs Valley's Princeton Banking Center. Hunter joined Springs Valley's deposits team in January of 2022 as a Personal Banker.

"I am honored to be given this opportunity to continue to grow and learn here at Springs Valley," said Hunter. "I will continue to strive to support our wonderful community to the best of my ability."

Hunter currently resides in Mount Carmel, Illinois with his wife Kelsea. During his free time he enjoys reading, exercising, and spending time with family.

"Hunter's dedication, consistency, and courage to grow makes him the perfect candidate for Assistant Banking

Center Manager. He has shown he has the skills and hard work needed to take on this new role." said Kayla Dant, Banking Center Manager & Consumer Loan Officer. "This promotion is well deserved and only the beginning of even greater accomplishments."



Hunter can be reached at 812.635.5017 or hstanley@svbt.bank.

Eugenia Page will retire after 6 years at Springs Valley

On April 4, 2026, after 6 years of service, Eugenia Page will retire from Springs Valley Bank & Trust Company. Her valued contributions have been appreciated by both customers and colleagues, and her consistent presence will be missed.

Eugenia graduated from Western Kentucky University with a bachelor's degree in computer science. She was employed in the computer programming industry until starting a family. She then spent her time home schooling her children through high school and serving as an Indiana Swimming LSC-Official.

Eugenia resides in Owensville, Indiana with her husband, Bruce, together they have two children and three grandchildren. Eugenia keeps busy outside of work with attending her grandchildren's sporting events, church involvement, and spending time with family and friends. In her free time she enjoys gardening, quilting, reading, baking, and crafting with her Cricut.

"Eugenia has been a part of the Springs Valley Bank & Trust family since the Princeton Banking Center first opened. She has always shown great compassion and respect towards others, leading by example. She is a

teacher at heart and has taught us so many things, whether it be in banking or life itself." said Kayla Dant, Banking Center Manager & Consumer Loan Officer. "I want to thank her for everything she has done for our customers, staff, and myself over the years. Although she will be dearly missed, I am so excited for her to begin this well-deserved next chapter and wish her a happy retirement!"



"My time at Springs Valley Bank & Trust has been more than a place of employment, it has been a second family. I am so thankful to have been able to work in an environment that strives to better their community as well as care for their employees," said Eugenia. "I will treasure the friendships and memories from my experiences at Springs Valley. I feel blessed to have shared time with my work family."

NOW LIVE ON TIKTOK!

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CORE VALUES:

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

CELEBRATE COMMUNITY BANKING MONTH!

SPOT THE PIG, SNAG A PRIZE!*

THE HUNT IS ON! All April long, Springs Valley piggy banks will be hidden across Dubois, Orange, Daviess, and Gibson counties – five per county. Find one and bring it to a banking center to claim your prize.

Follow us on social media for clues and updates!

HOW TO PLAY:

1 Find A Piggy Bank



2 Bring To A Banking Center



3 Win a Prize!

Each piggy bank will reveal one of the following prize options: \$75 Cash, SVBT Cooler Bag, SVBT Tumbler, SVBT Lawn Chair



Bonus Prize!*

Anyone who finds a piggy bank and posts a photo or video, and tags Springs Valley on Facebook, Instagram, TikTok, LinkedIn, or X will be **entered into a drawing for \$100.00**. Each platform earns another entry.



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

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*Must be 18 years or older to redeem piggy bank for prize. Piggy banks brought in later than May 30, 2026 will not be eligible for a prize. Must be 18 years or older to enter the \$100.00 prize drawing. Picture or video must be posted to Facebook, Instagram, TikTok, LinkedIn or X (Twitter) between April 7, 2026 – May 1, 2026 to be eligible for the \$100.00 drawing. Each platform the photo or video is posted to will count as an entry for a maximum of 5 entries. Drawing will be held May 14, 2026. You do not need to be a Springs Valley customer to win. No purchase necessary (need not be present to win). No substitution or transfer of prize permitted. Official Terms & Conditions available upon request or at svbt.bank/promotions.

eStatements!
PAPER-

LESS

**More Access.
Less Mess.**

Enroll in
eStatements¹
with a qualifying
Springs Valley account
and receive

\$5.00²

Brooke Parks
Personal Banker



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¹Must be enrolled in Springs Valley's Online Banking to sign up for eStatements. For more information and instructions please visit svbt.bank/personal/digital-banking#estatemnts.
²One (1) \$5.00 eStatements enrollment bonus per customer per second quarter 2026. Must enroll in eStatements on a qualifying account not currently enrolled in eStatements. \$5.00 will be deposited into the your Springs Valley account and will appear on your monthly statement as "ESTATEMENTS26." Offer valid April 1, 2026 – June 27, 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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THE SURVEY*

*Third party fees for
internet, messaging, or
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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.