

MAY
2026

The Springs Valley

SCOOP



Building Confidence: How a Turning Point Strengthened American Banking

Today's banking system is built on a foundation of stability, trust, and thoughtful oversight – but that foundation didn't happen overnight. One key moment in shaping that strength came in the early 1900s, during a period known as the Panic of 1907.

In 1907, uncertainty in financial markets led many people to withdraw their deposits at the same time. This moment highlighted how quickly confidence could shift – and more importantly, how essential it is to have systems in place that support both customers and the broader economy. In the years that followed, leaders across the county studied how to create a stronger, more resilient financial framework – one that could better support communities and promote long-term stability.

That effort led to the passage of the Federal Reserve Act in 1913, establishing the Federal Reserve System. The creation of the Federal Reserve marked an important step forward, introducing a system designed to:

- Promote stability across the financial landscape
- Provide resources that help banks meet customer needs
- Support a healthy, growing economy

More than a century later, those principles continue to guide the banking industry. Whether it's accessing funds,

securing a loan, or managing finances online, today's system is designed to provide consistency – even during times of change.

While the tools and technology have evolved, the goal remains the same: ensuring confidence, accessibility, and long-term financial strength for individuals, families, and businesses.

At Springs Valley Bank & Trust, we don't just benefit from a stronger financial system – we actively carry its purpose forward. Every day, we focus on delivering the kind of stability, responsiveness, and trusted guidance that customers deserve. **Because while banking has evolved, one thing hasn't: the importance of knowing your financial partner is steady, prepared, and here for the long run.**



Springs Valley Bank & Trust Company Named IBA Five Star Member

Springs Valley Bank & Trust Company has been honored as a Five Star Member of the Indiana Bankers Association (IBA). The award was presented on Thursday, April 9, 2026, by Amber Van Til, IBA President & CEO, in recognition of Springs Valley's Association involvement throughout 2025.

The Five Star Member designation recognizes those IBA-member banks which demonstrate outstanding commitment to the Association in five areas: political awareness, issues advocacy, life-long learning, IBA volunteerism, and Preferred Service Provider utilization.

The Indiana Bankers Association supports Indiana banking through issues analysis, professional education, and products and services that enhance member banks' ability to serve their communities.



Pictured left to right: Ryan Heim (Springs Valley), SEVP & CFO, Dianna Land (Springs Valley), SEVP & COO, J. Craig Buse (Springs Valley), President & CEO, Amber Van Til (IBA), President & CEO, Diann Verkamp (Springs Valley), VP & Risk Officer, and Ayla Lindsey (Springs Valley), Marketing & Executive Coordinator.

Welcome!

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



Welcome...

Drake Truelove

Junior Credit Analyst

JASPER MAIN STREET BANKING CENTER

dtruelove@svbt.bank



svbt.bank | 800.843.4947 | Since 1902



Springs Valley Promotes Patrick Sander to Portfolio Manager

Springs Valley Bank & Trust Company names Patrick Sander Portfolio Manager. Patrick joined Springs Valley in 2023 as an Investment Analyst.

"Thank you to Springs Valley Bank & Trust Company, particularly the Financial Advisory Group team, for providing all the support I need to perform in my role." said Patrick, "I am excited for this promotion and the responsibilities that come with it to continue serving our clients."

Patrick graduated from Southridge High School in 2019. He went on to graduate from Indiana University Kelley School of Business with a bachelor's degree in finance and real estate. Patrick has earned both the Accredited Fiduciary Investment Manager and Chartered Retirement Planning Counselor designations.

"Patrick has consistently taken on greater responsibility and shown a strong commitment to professional growth" said Darek Turpin, VP & Portfolio Manager.

"This promotion recognizes his growth and the value he brings to our clients and the Financial Advisory Group."

Patrick can be reached at 812.634.4883 or psander@svbt.bank.



Springs Valley Promotes Jason Sermersheim to Portfolio Manager

Springs Valley Bank & Trust Company names Jason Sermersheim Portfolio Manager. Jason joined Springs Valley in 2023 as an Investment Analyst.

"It is a privilege to take on this new responsibility," said Jason. "I am grateful for the trust management has placed in me and am excited to continue working alongside such a talented group to deliver high-quality investment solutions for our clients."

Jason is a 2015 graduate of Jasper High School. He went on to attend Indiana University in Bloomington, Indiana. He graduated in 2019 with a bachelor's degree in Finance and a minor in Business Analytics from the Kelly School of Business. Jason has also earned the AFIM designation in 2024 and passed the CFA Level 1 exam in 2025.

"Jason has demonstrated exceptional analytical skills and enhanced our investment results" said Darek Turpin, VP & Portfolio Manager. "His promotion reflects both his technical expertise and the value he brings to our clients."

Jason can be reached at 812.634.4958 or jsermersheim@svbt.bank.



Springs Valley announces Ty Lawson Receives CFP® Certification

Springs Valley Bank & Trust Company is proud to announce that Ty Lawson, Financial Advisor with the Bank's Financial Advisory Group, has received his CFP® Certification.

"I am grateful to Springs Valley for the opportunity to pursue my CFP® certification, and I look forward to using it to better serve my clients," said Ty.

Lawson began his education at Paoli High School before earning a Bachelor's degree in Finance from the Indiana University Kelley School of Business. He and his wife, Alyssa, reside in French Lick, where Lawson is actively involved in the community. He serves on the French Lick Revolving Loan Fund board, the Orange County Service Council board, and acts as secretary for his church board at Paoli Wesleyan Church.

"The CFP® designation is a rigorous and respected credential, and Ty's achievement reflects his dedication to ongoing professional development," said Marty



Kaiser, SEVP & Financial Advisory Group Manager.
"This certification allows him to serve our clients with an even higher level of expertise and confidence."

Ty can be reached at 812.634.4911 or tlawson@svbt.bank.

NOW LIVE ON TIKTOK!

springsvalley
BANK & TRUST COMPANY

svbt.bank | 800.843.4947 | Since 1962

Member FDIC

CORE VALUES:

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

Springs Valley Announces that **Springs Valley Financial Advisory Group reaches \$1 Billion in assets under management**

Springs Valley Bank & Trust Company is pleased to announce that Springs Valley Financial Advisory Group has achieved \$1 Billion in assets under management. This achievement reflects the trust of clients, the strength of advisory services, and a continued commitment to helping individuals, families, and businesses achieve their financial goals.

“Reaching \$1 billion in assets under management is an important milestone for the Financial Advisory Group and a direct reflection of the trust our clients place in us. This achievement was driven by a combination of solid investment performance, strong client retention, and new business opportunities,” said Marty Kaiser, SEVP & Financial Advisory Group Manager. “As a community bank, this is exactly the kind of outcome you would expect – built on long-term relationships, personal service, and a deep understanding of our clients’ needs. By developing meaningful, lasting relationships, we are able to serve our clients across generations and earn opportunities to support more of their financial goals.”

The Financial Advisory Group offers a comprehensive range of services, including financial planning, estate planning, tax

planning, and wealth management. With more than 100 years of combined experience across the advisory team, the Financial Advisory Group continues to expand their impact while maintaining their core focus: delivering honest advice, clear strategies, and a relationship-first experience for every client.

“This \$1 billion milestone is a powerful testament to the confidence our clients place in Springs Valley and to the disciplined, relationship-driven approach our Financial Advisory Group brings to every engagement,” said Craig Buse, President & CEO. “I’m proud of the team’s dedication to helping individuals, families, and businesses navigate important financial decisions with clarity and integrity, and we remain committed to delivering the kind of personal service our communities have trusted for generations.”

For more information about Springs Valley Financial Advisory Group visit www.fa.svbt.bank.

Trust and Investment products are not deposits: Not insured by the FDIC | Not a deposit or other obligation of, or guaranteed by, the depository institution | Not insured by any Federal Government Agency | May lose value - subject to investment risks, including possible loss of the principal amount invested. Terms and conditions may apply. Subject to change without notice.



Pictured from left: Jason T. Schmitt, Vice President, Trust Officer, and Financial Advisor, Megan Persohn, CPA, Account Administrator, Martin C. Kaiser, CTFA, ATFA, Senior Executive Vice President and Financial Advisory Group Manager, Sandra K. Hemmerlein, J.D., CTFA, ATFA, Vice President, Trust Officer, and Financial Advisor, Ty Lawson, CFP® Financial Advisor

\$5.00 Cash n Dash!

DRIVE-UP CELEBRATION STATION

at Springs Valley's Interactive Teller Machine

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

WEDNESDAY MAY 27th
1:00 PM ~ 3:00 PM LOCAL TIME



GET \$5.00 FOR USING OUR ITM¹

We will also be handing out popsicles and Our 250th Commemorative Bottle Opener!²



Loyal to you, your family, and your future.

springsvalley

BANK & TRUST COMPANY

svbt.bank

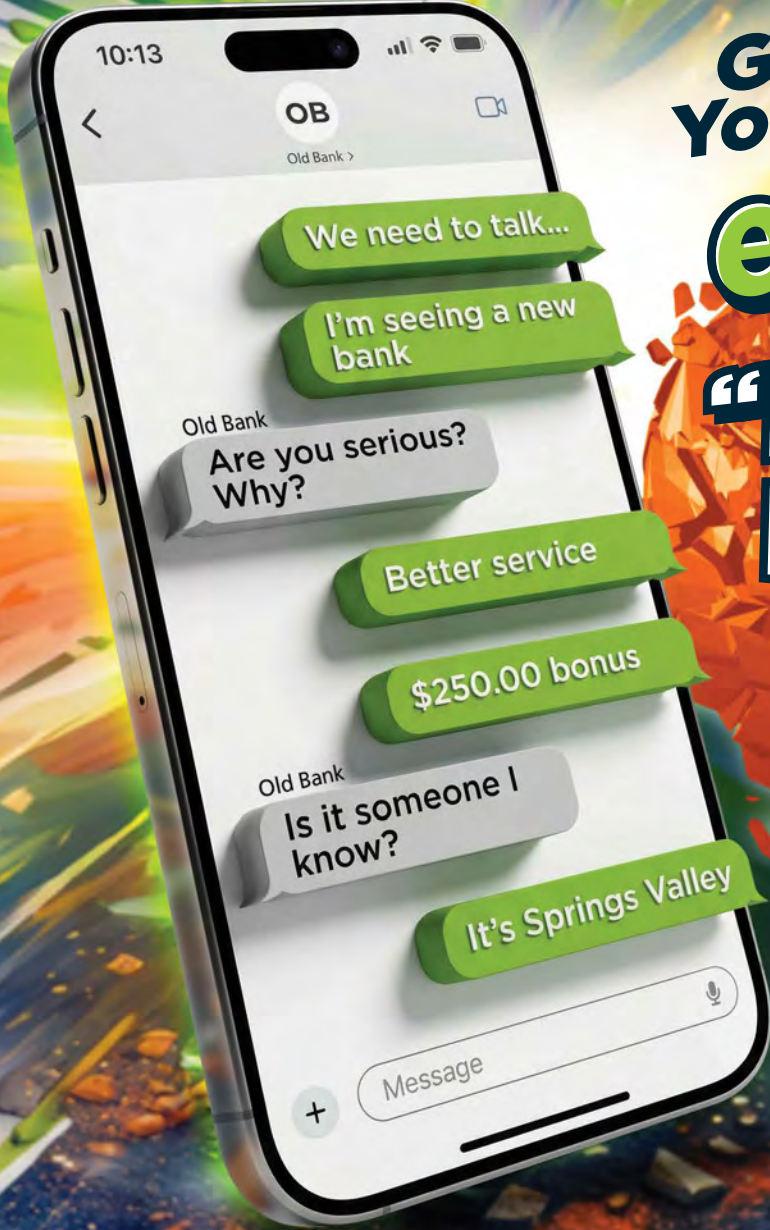
800.843.4947 | Since 1902



Member **FDIC**

¹One (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 Wednesday, May 27 2026. ²Popsicles and The 250th Commemorative Bottle Opener available while supplies last. No purchase necessary.

**It's not you...
it's your bank.**



Get Your **\$250.00**
eZSwitch

"Break-up Bonus"

REQUIREMENTS:

- Open a Free eZChecking² Account with a Direct Deposit
- Open a Focus Savings Account³
- Enroll in Online Banking and eStatements⁴



Loyal to you, your family, and your future.



SCAN THIS QR CODE FOR MORE INFORMATION.*

*Third party fees for internet, messaging, or data plans may apply.

springsvalley

BANK & TRUST COMPANY

svbt.bank

800.843.4947 | Since 1902



¹To qualify for the bonus, a new Free eZChecking Account must be opened between May 1, 2026, and December 31, 2026, and all qualifying activities must be completed within 60 days of account opening. Qualifying activities include: (1) enrolling in Direct Deposit and receiving direct deposits totaling \$1,500.00 or more; (2) opening a new Focus Savings account and maintaining an average daily balance of at least \$100 for 60 days; (3) enrolling in Online Banking; and (4) enrolling in eStatements. A qualifying direct deposit is defined as a recurring electronic deposit of a paycheck, pension, Social Security, or other regular monthly income made by an employer or outside agency. Your checking and savings accounts must remain open and in good standing to receive the bonus. The bonus will be credited to the eligible checking account no later than 90 days after all conditions have been met and will be identified as "250 Bonus" on your monthly statement. The bonus may be reported on Internal Revenue Service (IRS) Form 1099 and may be considered taxable income. Please consult your tax advisor regarding your specific situation. Offer is valid only for new personal checking customers. New account will not be eligible for the offer if any signer has signing authority on an existing Springs Valley consumer checking account or has closed a Springs Valley checking account within the past 90 days. Limit one bonus per customer, per calendar year. If multiple accounts are opened with the same signers, only one will be eligible for the bonus. Offer may be modified or discontinued at any time. Not valid with any other offer. ²Minimum opening deposit of \$50.00 required for Free eZChecking. Free eZChecking does not earn interest. ³Minimum opening deposit of \$100.00 required for Focus Savings. Interest rate is 0.05% as of 04/17/2026 with an Annual Percentage Yield of 0.05%. Interest Rate and Annual Percentage Yield may change at any time. Fees may reduce earnings. ⁴Subject to additional terms and conditions. Data rates may apply.

eStatements!
PAPER-

LESS

**More Access.
Less Mess.**

Enroll in
eStatements¹
with a qualifying
Springs Valley account
and receive

\$5.00²

Brooke Parks
Personal Banker



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

springsvalley

BANK & TRUST COMPANY

svbt.bank

800.843.4947 | Since 1902



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



SCAN THIS
QR CODE TO
COMPLETE
THE SURVEY*

*Third party fees for
internet, messaging, or
data plans may apply.



SCAN THIS
QR CODE TO
COMPLETE
THE SURVEY*

*Third party fees for
internet, messaging, or
data plans may apply.



springsvalley

BANK & TRUST COMPANY

svbt.bank

800.843.4947 | Since 1902



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.