

JUN
2026

The Springs Valley

SCOOP



The Great Depression

The Great Depression was one of the most challenging economic periods in world history, lasting from 1929 to 1939. While it brought uncertainty for families, businesses, and financial institutions across the country, it also revealed the strength and resilience of community banks. Springs Valley Bank & Trust Company was among those that endured, continuing to serve its customers and standing strong through a defining moment in American history.

In response to that era, the **Federal Deposit Insurance Corporation (FDIC)** was established through the Banking Act of 1933 to help restore confidence in the banking system. The FDIC continues to provide an important layer of protection and peace of mind for customers, offering stability even during times of uncertainty. Since its creation, insured deposits have remained protected, reinforcing the security people can count on when they bank with confidence.

Another important step in strengthening the financial system was the Glass-Steagall Act, which helped establish clearer boundaries for how banks could use customer

deposits. Measures like these created a stronger framework for the future and helped rebuild trust in financial institutions. Together, these protections marked a turning point for the industry and laid the foundation for the banking safeguards customers still benefit from today.

Today, Springs Valley remains committed to providing the same dependable service and security our customers have trusted for generations. As an FDIC-insured institution, all checking accounts, savings accounts, money market deposits, and certificates are insured up to \$250,000.00 per depositor. **Our history reflects more than endurance – it reflects a lasting commitment to helping our customers feel confident, supported, and secure every step of the way.**



Welcome To Springs Valley!

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



Welcome...

Bailey Taylor

Personal Banker
PAOLI BANKING CENTER
btaylor@svbt.bank

svbt.bank | 800.843.4947 | Since 1902



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



Welcome...

Jane Cole

Personal Banker
VALLEY BANKING CENTER
jcole@svbt.bank

svbt.bank | 800.843.4947 | Since 1902



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



Welcome...

Kaleigh Knepp

Seasonal Personal Banker
WASHINGTON BANKING CENTER
keknepp@svbt.bank

svbt.bank | 800.843.4947 | Since 1902



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



Welcome...

Lucas Brittain

Finance Intern
JASPER MAIN STREET BANKING CENTER
lbrittain@svbt.bank

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



Welcome...

Stella Windhorst

Marketing Intern
JASPER MAIN STREET BANKING CENTER
swindhorst@svbt.bank

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AMANDA SENG

“ I have been with Springs Valley Bank & Trust for 5 years. I started in loan operations and have progressed to BSA Officer & Compliance Analyst. I love working at Springs Valley because there are always opportunities to learn and grow throughout the company and in my position. I enjoy being able to work at a company that cares about its employees, customers, and community! ”

Amanda



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Annette Mehringer will retire after 18 years at Springs Valley

On June 30, 2026, after 18 years of service, Annette Mehringer will retire from Springs Valley Bank & Trust Company. Annette has been a steady, trusted teammate – always ready to help, solve problems, and support others day in and day out. She’s the kind of person you can count on, and we’re truly thankful for the care and commitment she has brought to our team.

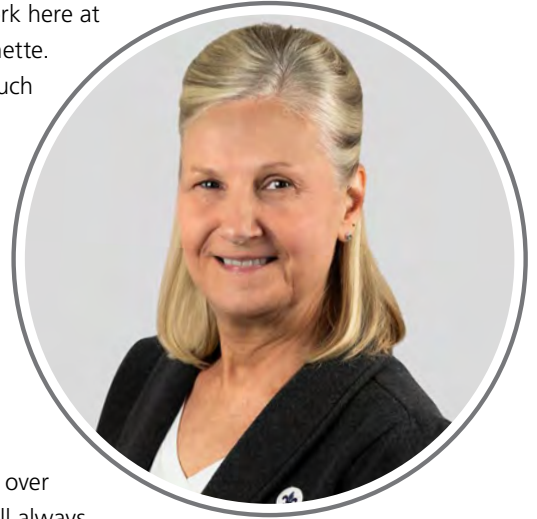
Annette resides in Jasper, Indiana with her husband, Scott. Together they have two daughters, April and Hannah. In her free time she enjoys being around family and friends, traveling, gardening, reading, camping and taking care of her grand-dog.

“We are deeply grateful for the dedication and teamwork Annette has brought to our team over the years. Her commitment to excellence, strong work ethic, and genuine care for both colleagues and customers have left a lasting impact to our team and our culture,” said Nicole Ford, VP & Operations Manager. “It has been a privilege to work with Annette, and her presence will be greatly missed. We wish you all the best in this well-earned retirement filled with joy, relaxation, and many new adventures.”

“I first started as a teller in French Lick, then transferred to Jasper Shorty there after I moved to the operations department. I feel

that there have been such great opportunities to work here at the Bank,” said Annette.

“There have been such great people that I have worked with, whom I learned a lot from and am so grateful for their support and knowledge that they shared along the way. I have made some lasting relationships over the years which I will always treasure. In my time here, I’ve felt like Springs Valley is a big family that will always be there for me. The Bank has grown over the years that I have been here but has always stayed true to the community values.”



Springs Valley Announces Ayla Lindsey Graduates with Associates Degree in Business Administration

Springs Valley Bank & Trust Company is proud to announce that Ayla Lindsey has graduated with an Associate Degree in Business Administration.

“Earning my Associate Degree in Business Administration is an achievement I’m very proud of,” said Ayla. “I’m thankful for the support of my family and Springs Valley, as well as the opportunities I’ve had to grow personally and professionally.”

Ayla graduated from Springs Valley High School in French Lick, Indiana, in 2021. She went on to attend Ivy Tech, where she earned a Technical Certificate in Business Administration in May 2024 and an Associate Degree in Business Administration in May 2026. She has also obtained Microsoft Office Specialist Certifications in Outlook and Excel. Ayla lives in French Lick with her husband, Gabe, and their sons, Greyson and Henry. In her free time, she enjoys reading and spending time with her family.

“We congratulate Ayla on earning her degree and commend her dedication to both her education and professional career,” said

Dianna Land, SEVP & COO. “This achievement is a testament to her hard work and determination, and we are proud to have her as part of our team.”

“Ayla possess all of the characteristics that we look for in a high functioning bank professional,” said Craig Buse, President & CEO. “I’m proud of her accomplishments and excited to see her continued growth.”



Ayla can be reached at 812.634.4819 or alindsey@svbt.bank.

Christopher Manship promoted to Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Promotes Christopher Manship to Vice President & Mortgage Loan Officer. Chris began his career with Springs Valley Bank & Trust Company in 2022.

"I am so appreciative of the opportunity I have been given by Springs Valley Bank & Trust to help, guide our clients in achieving a lifelong goal of homeownership," said Chris. "It has been pure pleasure working for a great community minded bank. I am surrounded by wonderful coworkers who share the same goal of enhancing the financial quality of life in our communities by focusing on our clients."

Chris is a graduate of Crawford County Jr-Sr High School. After graduating, he continued his academic and athletic career at Graceland University before graduating from Indiana State University with a Bachelor of Science degree. Upon completion of his undergraduate degree, he then relocated to Tampa, FL where he finished his post graduate degree from Nova Southeastern University receiving his Master of Business Administration.

Chris, his wife Lydia and their two children, Layla and Sawyer, currently reside in Salem, Indiana. Chris and his family enjoy spending time in the gym or at the softball field in their spare time. Chris is a graduate of Southern Indiana (SI) Leadership in Floyd County and the Inaugural Orange County Leadership Program in Paoli. Chris has been previously involved in various volunteer

activities from coaching elementary basketball and little league softball, to serving on the Purdue Extension Board and was a former president of the Youth Service Bureau in Marengo, Indiana. Chris and his family currently attend the Mt. Tabor Christian Church.



"Chris has demonstrated a strong commitment to our clients and communities since joining Springs Valley Bank & Trust," said J. Craig Buse, President & CEO. "His knowledge, dedication, and passion for helping individuals and families achieve homeownership make him a valuable member of our team. This promotion is well deserved, and we are excited to see Chris continue to grow in his role."

Chris can be reached at 812.936.5652 or cmanship@svbt.bank. NMLS# 416647.

Ty Lawson promoted to Assistant Vice President & Financial Advisor

Springs Valley Bank & Trust Company Promotes Ty Lawson to Assistant Vice President & Financial Advisor. Ty began his career with Springs Valley Bank & Trust Company in 2023 as an Account Administrator with the Springs Valley Financial Advisory Group and earned his CFP® certification in 2026.

"The growth would not be possible without the amazing team I have around me," 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.

"Ty's promotion reflects his strong commitment to our clients and his continued professional growth, including earning his CFP® certification," said Marty Kaiser, SEVP & Financial Advisory Group Manager.



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

4TH OF JULY SPIRIT WEEK

CELEBRATING 250 YEARS OF AMERICA

JUNE 29TH - JULY 4TH

MONDAY, JUNE 29TH

Future Forward Banking Day
Stop by to grab a gift¹ and a Springs Valley team member will assist you with:

- **Mobile Wallet**² Setup
- **Direct Deposit** Enrollment
- Digital Banking Demos: Quick, hands-on tutorials for **Zelle**³, **eStatements**⁴, account alerts, and **Mobile Deposit**⁵.

TUESDAY, JUNE 30TH

Red, White & Round-Up Day
Enroll in **Round-Up Savings**⁶ and share on social media why you are “rounding-up” for your future and use the hashtag **#SVBTRedWhiteRoundUp**.

WEDNESDAY, JULY 1ST

Financial Freedom Quiz Answer **money myth** questions and stop by any Springs Valley Banking Center to grab a gift.¹



SCAN THIS QR CODE TO GET THE QUESTIONS.
Third party fees for internet, messaging, or data plans may apply.

THURSDAY, JULY 2ND

Small Town, Big Dreams Day
Financial Literacy Quick Tips:

Follow Springs Valley on social media throughout the day for quick, easy tips on saving, budgeting, and building strong financial habits.

FRIDAY, JULY 3RD

American Classics Day

Enjoy **Classic American Treats**⁷: Chocolate Chip Cookies, Root Beer, and Mini Apple Pies.



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

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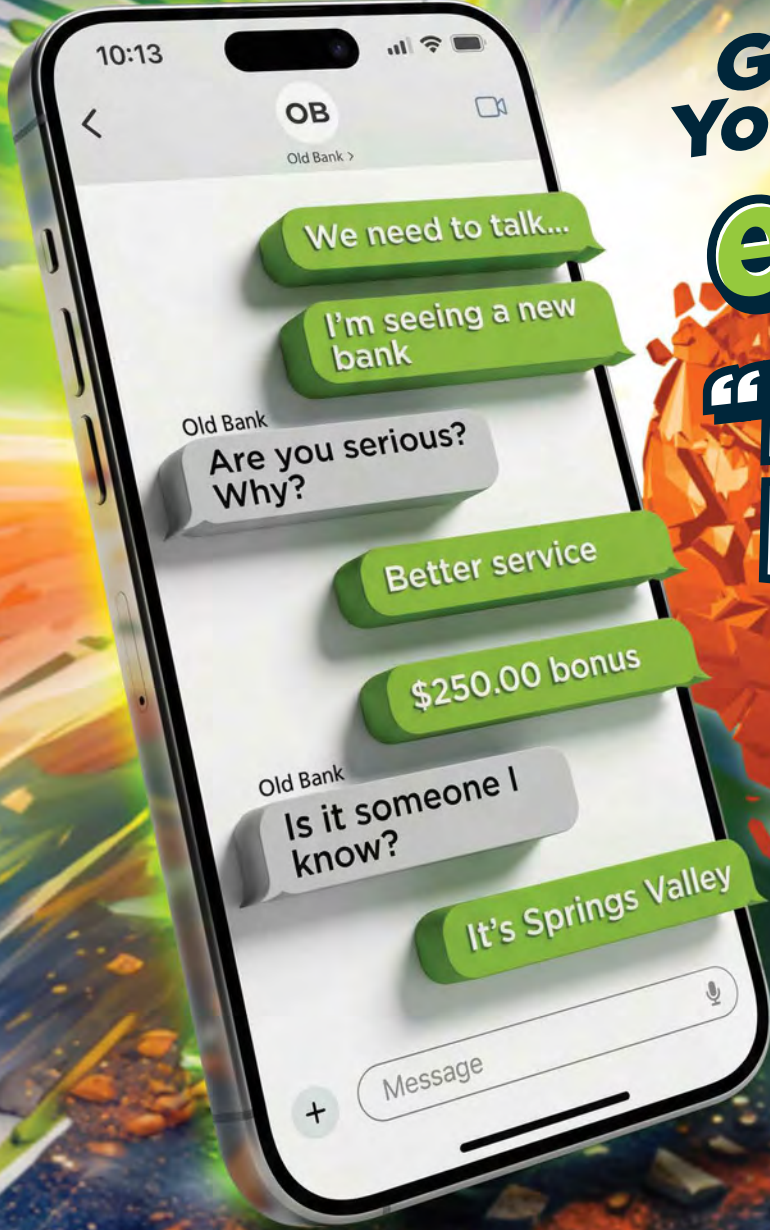
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Member
FDIC
EQUAL HOUSING
LENDER

¹No purchase necessary to receive a gift. While supplies last. ²Available with Apple Pay®, Google Pay™, and Samsung Pay®. The Apple logo, Apple Pay, and iPhone are registered trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google, Google Pay and the Google Logo are trademarks of Google LLC. Compatible with select cards and Samsung devices. Check the Samsung Pay Support page for a compatibility list. © 2016 Samsung Electronics America, Inc. Samsung and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd. Some digital wallets may require device to be Near Field Communication (NFC) enabled. ³Transactions typically occur in minutes when the recipient's eMail address or U.S. mobile number is already enrolled with Zelle®. Must have a bank account in the U.S. to use Zelle®. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®. ⁴Must be enrolled in Springs Valley's Online Banking to sign up for eStatements. For more information and instructions, please visit svbt.bank. ⁵Download the Springs Valley Mobile App. Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. ⁶There 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. ⁷While supplies last.

**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.

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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.*

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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.