JUL
2026

The Springs Valley
SCOOP

World War II and Postwar Prosperity

World War II was a pivotal time for banks, as people began to save their money more than ever before. Due to the limited availability of goods and services, people deposited more of their unspent money into savings accounts. At community institutions such as Springs Valley Bank & Trust Company, this meant helping local families safely store their savings and plan during uncertain times. It was a prosperous time for consumer banking, and banks were becoming more common for most Americans.

War bonds were one of the biggest forms of saving that took hold during this time. Over 85 million Americans bought war bonds, which gave the government an opportunity to promote national contribution to the war. Community banks like Springs Valley served as trusted locations where individuals could purchase these bonds and directly support the war effort. They were used to help fund military operations while also serving as a form of investment for civilians. Following the war, the money was then redeemed by purchasers and helped fuel postwar economic growth.

By the end of the war in 1945, increased savings meant an increased desire for spending as goods became available again. As a result, there was an elevated demand for loans, including within the communities served by Springs Valley. Borrowing increased, and banks flourished. The Servicemen's Readjustment Act of 1944, or the GI Bill, was enacted and facilitated even more demand for loans. It provided opportunities for veterans such as education and jobs, but most importantly, low-cost mortgages that local banks helped make accessible.

The increased usage of the banking system during World War II and the postwar period developed the modern banking era. Financial institutions became fundamental in helping yield financial well-being for communities through savings accounts, home loans, and much more. Banking started to become a "people-first" industry.

Springs Valley Bank & Trust Company holds true to the virtue of putting communities and families at the forefront of our services. As a locally owned community bank, we have remained committed to serving our neighbors through every stage of growth and change, providing financial quality of life to our communities before the war, during the war, and after the war.

Congrats!

SPRINGS VALLEY'S MONTHLY

CYBER SECURITY TIP

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

CHECK FRAUD

ALTHOUGH THE USE OF CHECKS HAS DECREASED IN RECENT YEARS, CHECK FRAUD IS ON THE RISE, PARTICULARLY INVOLVING ALTERED, COUNTERFEIT, AND DUPLICATE-DEPOSITED CHECKS.

Fraudsters are increasingly: 1. Stealing checks from mailboxes and "washing" them to change payee and amounts. 2. Using mobile deposit channels to attempt duplicate transactions. 3. Creating counterfeit checks using legitimate account information. Remember to: 1. Monitor accounts regularly and report unauthorized activity promptly. 2. Use inside post office drop boxes or digital payments when possible. 3. Consider switching to electronic statements and payments.

PREVENTING FRAUD REQUIRES ATTENTION TO DETAIL AND PROACTIVE ACTION.

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.**

Banking On OUR KIDS

Backpack Giveaway*

Join us at our Banking Centers:
Jasper Main, Paoli, Valley,
Washington, and Princeton

Saturday, July 18, 2026

from 10:00 am – 12:00 pm
(local time)

Backpacks will be filled with general school supplies.

Cupcakes will be served.
(While supplies last)

Loyal to you, your family, and your future.

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BANK & TRUST COMPANY

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Member FDIC EQUAL HOUSING LENDER

*There will be 30 backpacks at each banking center and are available on a first come first serve basis, while supplies last. No purchase necessary. The value of the backpack/supplies is $18.00.

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

Switch to Springs Valley's Free eZChecking and Get a $250.00 "Break-up Bonus"[1]

Drake Truelove *(left)*
Junior Credit Analyst

Denni Hilgefort *(right)*
Loan Processor

REQUIREMENTS:

- Open a Free eZChecking[2] Account with a Direct Deposit
- Open a Focus Savings Account[3]
- Enroll in Online Banking and eStatements[4]

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SCAN THIS QR CODE FOR MORE INFORMATION.*

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

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[1]To 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. [2]Minimum opening deposit of $50.00 required for Free eZChecking. Free eZChecking does not earn interest. [3]Minimum 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. You must maintain a minimum balance of $0.01 in the account each day to obtain the disclosed annual percentage yield. Fees may reduce earnings. [4]Subject to additional terms and conditions. Data rates may apply.

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[1]Must enroll in Mobile Wallet using a qualifying Springs Valley Debit or Credit Card not currently enrolled in Mobile Wallet during the promotion period. One (1) $5.00 Mobile Wallet enrollment bonus per customer during this promotion period. The $5.00 Mobile Wallet enrollment bonus must be deposited into a Springs Valley checking account and will appear on your monthly statement as "MOBILEWALLET26" after verification of eligibility and completion of all requirements. Timing of credit may vary. Promotion period valid from 12:00 a.m. ET on July 1, 2026 – 11:59 p.m. ET on September 30, 2026. [2]For more information and instructions, please visit https://svbt.bank/Personal/Digital-Banking#digital-banking-products.

SPRINGS VALLEY BANK & TRUST COMPANY

MOBILE WALLET INSTRUCTIONS

Get the great features and benefits of your Springs Valley Visa® card with Apple Pay®, Google Pay™, and Samsung Pay®.*

APPLE PAY® ON YOUR IPHONE

1. Go to Wallet and tap +.
2. Follow the steps to add a new card. Watch the demo to see how it works. If you're asked to add the card that you use with iTunes, cards on other devices, or cards that you've recently removed, choose them, then enter the card security codes.
3. Tap Next. Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask for it. When you have the information, go back to Wallet and tap your card.
4. After your bank or card issuer verifies your card, tap Next. Then start using Apple Pay.

APPLE PAY® ON YOUR APPLE WATCH

1. Open the Apple Watch app on your iPhone, and go to the My Watch tab. If you have multiple watches, choose one.
2. Tap Wallet & Apple Pay.
3. Follow the steps to add a new card. Watch the demo to see how it works. If you're asked to add the card that you use with iTunes, cards on other devices, or cards that you've recently removed, choose them, then enter the card security codes.
4. Tap Next. Your bank or card issuer will verify your information and decide if you can use your card with Apple Pay. If your bank or issuer needs more information to verify your card, they'll ask for it. When you have the information, go back to Wallet and tap your card.
5. After your bank or card issuer verifies your card, tap Next. Then start using Apple Pay.

GOOGLE PAY™

1. Look for the Google Pay app on your phone. If you don't find it, download it from the Google Play Store.
2. Open the Google Pay app.
3. To add your card, click on the + sign in the lower right corner.
4. Follow along with the onscreen instructions. You'll have the option to scan your card using the phone's camera or manually enter your card information.
5. Enter the three-digit security code located on back of your card.

SAMSUNG PAY®

1. Make sure your Samsung device is updated with Samsung Pay.
2. Take a picture of your Springs Valley VISA® Card with your device's camera.
3. Secure it with your fingerprint and backup PIN and you'll be ready to go.

Scan a QR code to download Springs Valley's Mobile App!

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

APPLE® DEVICES

ANDROID™ DEVICES

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JOIN US FOR OUR

CUSTOMER & COMMUNITY APPRECIATION 2026

ENJOY springsvalley Swirls ice cream by Zax Creamery

FREE SVBT 250th Commemorative Bottle Opener![2]

ENJOY BURGERS, BRATS, CHIPS, AND MORE!

GIBSON CO.
September 11
11 am - 1 pm
(LOCAL TIME)
Princeton Banking Center
1501 West Broadway Street, Princeton

DAVIESS CO.
September 18
11 am - 1 pm
(LOCAL TIME)
Washington Banking Center
1717 South State Road 57, Suite A, Washington

DUBOIS CO.
September 25
11 am - 1 pm
(LOCAL TIME)
Jasper - Main Street Banking Center
1500 Main Street, Jasper

ORANGE CO.
October 2
11 am - 1 pm
(LOCAL TIME)
Valley Banking Center
8482 W State Road, French Lick

ORANGE CO.
October 9
11 am - 1 pm
(LOCAL TIME)
Paoli Banking Center
867 North Gospel Street, Paoli

VISIT OUR LOBBIES TO REGISTER FOR OUR PRIZE DRAWING![1]

VALUED AT $1,299.00

AT EACH COOKOUT LOCATION, WE'LL HAVE INTERACTIVE TELLER MACHINE (ITM) COMMUNITY EDUCATION!

Loyal to you, your family, and your future.

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General Rental & Sales LLC — Thank you to General Rental & Sales, LLC for the tents, tables, & chairs at each appreciation day.

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[1]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 per drawing. One (1) Aipas® A2 Elite Ebike will be awarded. The verifiable retail value of the prize is $1,299.00. No substitution or transfer of prize permitted. Official Terms & Conditions available upon request. 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. Aipas® is not a sponsor of, nor affiliated with this Giveaway. [2]While supplies last. No purchase necessary.