

AUG
2026

The Springs Valley

SCOOP



The Rise of Modern Banking

The decades following World War II helped shape what we now recognize as modern banking. Beginning in the 1950s, the industry evolved quickly as consumer needs changed and new technologies emerged. Credit cards, ATMs, and the expansion of community banking centers all made financial services more accessible, convenient, and responsive to everyday life.

One of the earliest shifts in modern banking was the growth of community banking centers beyond city hubs and into the neighborhoods where families lived and worked. As postwar prosperity fueled homeownership, small business growth, and population movement, banks adapted by bringing services closer to their customers. That same community-first approach has long been part of Springs Valley Bank & Trust Company's story. Founded in 1902 in the West Baden Springs "Dome" Hotel, Springs Valley has grown alongside the communities it serves and now operates six banking centers across the region.

Another major development came with the rise of credit cards. In 1950, the first widely recognized multipurpose credit card, the Diners Club card, was introduced, giving consumers a new way to pay for purchases beyond cash or checks. Banks soon began introducing their own card programs, helping expand consumer access to credit and laying the groundwork for the card-based banking experience many people rely on today.

The introduction of automated banking also transformed customer convenience. Early machines such as the Bankograph allowed customers to make deposits outside of normal banking hours, and by the late 1960s and 1970s, ATMs became a major step forward in giving people access to their money when and where they needed it. Springs Valley embraced that same commitment to convenience by installing its first ATMs in 1984, expanding access to banking services for customers across the communities we serve.

From expanding access through local banking centers to embracing innovations like card services and ATMs, the rise of modern banking has always been about meeting customers where they are. At Springs Valley, that same focus continues today as we combine trusted community banking with the convenience and tools customers need in a changing world.



Let's Celebrate 20 YEARS!

JASON SCHMITT

“ I have been fortunate to be able to assist my clients with their financial needs for the last 20 years at Springs Valley Bank & Trust Company. ”

Jason



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Member FDIC LENDER

Let's Celebrate 15 YEARS!

CHELSEY BELL

“ I have been with Springs Valley for 15 years. I started in 2011, as a part time Teller while I was finishing college. After graduating, I decided that Banking was the career path I wanted to pursue. Soon after I went full time and progressed to learning new accounts & consumer loans. In 2020, I was promoted to the Valley Banking Center Manager. We made it through Covid where I not only learned how to manage for the first time but manage during unforeseen times. Today, I am the Deposit Manager where I oversee and manage the deposit team across 6 branches and 4 counties. Each day holds something new & challenging, sometimes even entertaining. Springs Valley has been an integral part of my growth and development, personally and professionally. Their dedication and support is unmatched. I have made some wonderful life long friendships here with customers and coworkers. As some of the ladies that I originally started working with here joke, “I am a lifer.” ”

Chelsey



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Let's Celebrate 5 YEARS!

RACHEL ADAMSON

“ I have been with Springs Valley Bank & Trust Company for 5 years. I started as the Retail Market Manager and have enjoyed the opportunity to move into a Business Banker. Getting to know our customers and being a part of their journey is rewarding whether it is developing a new business or growing their existing business. I have made many relationships with some amazing people during my time at Springs Valley and look forward to continuing to build relationships. ”

Rachel



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Let's Celebrate 5 YEARS!

JORDAN BRIGGEMAN

“ I have been a part of the Springs Valley team for 5 years now working as a Business Banker. Over these past several years I have had the opportunity to work with many wonderful commercial customers as well as an amazing team here at the bank. It is a privilege to work with a company that values relationships and making such a positive impact in my own community. ”

Jordan



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Let's Celebrate 5 YEARS!

COURTNEY HARRISON

“ I began my career with Springs Valley in August of 2021, and over the past five years I have truly enjoyed my role as a Personal Banker. I have had the privilege of working alongside an exceptional team who have become some of my closest friends. One of the most rewarding parts of my position has been the opportunity to work with the Springs Valley community. Serving this community is an honor and I look forward to many more years to come. ”

Courtney



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Let's Celebrate 5 YEARS!

JILL NORDHOFF

“ I began my time here with Springs Valley in August of 2021, as a Commercial Loan Processor and it has felt like home to me since. I have been in the banking world for almost 34 years and I feel very fortunate to work in such a Wonderful, Rewarding and Supportive Workspace and Environment! The Springs Valley Team is GREAT and I have really enjoyed my time here! ”

Jill



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Welcome!

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



Welcome...

Tisha Young

Personal Banker

PRINCETON BANKING CENTER

tyoung@svbt.bank

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CORE VALUES:

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



SPRINGS VALLEY'S MONTHLY

CYBER SECURITY TIP

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

EMERGING ELDER FRAUD SCAMS

FRAUD TARGETING OLDER ADULTS CONTINUES TO INCREASE SIGNIFICANTLY. THESE SCAMS OFTEN SUCCEED BY CREATING URGENCY AND MANIPULATING EMOTIONS - PRESSURING VICTIMS TO ACT QUICKLY WITHOUT VERIFYING DETAILS.

Watch out for **Romance Scams** - Fraudsters build relationships online and gain trust over time; **Grandparent Scams** - Scammers impersonate a grandchild or loved one in distress; **Impersonation Fraud** - Posing as banks, government agencies, or trusted companies in an attempt to obtain sensitive information or direct funds; and **Tech Support Scams** - Fake alerts claim a device is compromised, requesting remote access and payment.

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.

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

Switch to Springs Valley's Free eZChecking

and Get a

\$250.00 "Break-up Bonus"

REQUIREMENTS:

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

Drake Truelove (left)
Junior Credit Analyst

Denni Hilgefort (right)
Loan Processor
NMLS #: 2800521



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

BANK NMLS #: 412076

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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. 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. ⁴Subject to additional terms and conditions. Data rates may apply.

Mobile Wallet!²

**Ditch
The Search**

**TAP
WITH EASE!**

Enroll in
Mobile Wallet²

with a qualifying
Springs Valley
account and receive

\$5.00¹

Aubrey Morgan
Personal Banker

Ty Lawson
Assistant Vice President
& Financial Advisor

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

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¹Must 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. ²For more information and instructions, please visit <https://svbt.bank/Personal/Digital-Banking#digital-banking-products>.

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



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

spring山谷

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APPRECIATION 2026



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SVBT 250th
Commemorative
Bottle Opener!²

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by Zax
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ENJOY BURGERS, BRATS, CHIPS, AND MORE!

GIBSON CO.
September 11

11 am - 1 pm
(LOCAL TIME)

**Princeton
Banking Center**

1501 West Broadway
Street, Princeton

DAVISS 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

VISIT OUR
LOBBIES
TO REGISTER
FOR OUR PRIZE
DRAWING!¹

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

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



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\$1,299.00



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tents, tables, & chairs at each appreciation day.

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¹No 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) Aipasa® 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. Aipasa® is not a sponsor of, nor affiliated with this Giveaway. ²While supplies last. No purchase necessary.