

SEP
2026

The Springs Valley

SCOOP



A Strong Foundation for Growth

BUILDING STRONGER
COMMUNITY CONNECTIONS



During the 1980s and 1990s, important changes in banking laws helped shape the modern financial industry. Two key pieces of legislation – the **Depository Institutions Deregulation and Monetary Control Act** and the **Riegle-Neal Interstate Banking and Branching Efficiency Act** – opened the door for banks to grow, innovate, and better serve their communities.

These changes gave financial institutions more flexibility in how they operated and expanded. For

Springs Valley Bank & Trust, this era marked an exciting milestone: the opening of our Jasper Main Street Banking Center in 1986. That growth reflected our commitment to reaching more customers, building stronger community connections, and delivering trusted financial services where they were needed most.

While this period of change brought new challenges across the industry, it also highlighted the importance of strong, steady banking practices. Springs Valley Bank & Trust remained focused on conservative lending, sound decision-making, and long-term customer relationships – values that continue to guide us today. **Our history is rooted in stability, service, and a commitment to helping our communities move forward with confidence.**



Congratulations!

Let's Celebrate 15 YEARS!

KATIE GALLOWAY

"I have been with Springs Valley Bank & Trust Company for 15 years. I started as a teller and then progressed to a Loan Processor. I am thankful for the opportunities that Springs Valley offers by providing room for advancement and growth. I love the community I work in and the people I have gotten to know from working here. We are all like one big family."

Katie

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Let's Celebrate 15 YEARS!

ANSLEY WORLAND

"I have been with Springs Valley for 15 years. I began my career as a teller, spent a short time in the operations department, and ultimately found my home as a credit analyst, a role I've enjoyed for the past 13 years. Springs Valley has provided me with countless opportunities to grow and develop professionally. I feel very fortunate to be part of a company that invests in its employees' futures and fosters a culture focused on community success. I truly love my job here at Springs Valley - my team has become a second family to me!"

Ansley

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Let's Celebrate 10 YEARS!

CHERI BROSMER

"I started with Springs Valley 10 years ago. I started as a teller then went to the loan department for a few years. I have learned so much in being in these departments from job related items to making friendships with those I worked with. The skills I have learned and the people I met through the years will forever be with me."

Cheri

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Let's Celebrate 10 YEARS!

DAREK TURPIN

"I've been fortunate to have a career I've truly enjoyed over the past ten years. I'm grateful that management has seen potential in me, leading to a few promotions. I've been lucky to work alongside smart colleagues who have helped me grow. I appreciate the variety and challenges my role brings, and I find it deeply rewarding to help clients with such an important part of their lives. I look forward to my future at Springs Valley."

Darek

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Welcome!

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

Welcome...

Christian Mills
Personal Banker
PRINCETON BANKING CENTER
cmills@svbt.bank

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

Welcome...

Elizabeth (Liz) Himsel
Personal Banker
DUBOIS COUNTY BANKING CENTERS
ehimsel@svbt.bank

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Member FDIC LENDER

Welcome!

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



Welcome...

Braden Harding

Virtual Personal Banker

JASPER THIRD AVENUE BANKING CENTER

bharding@svbt.bank

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



Welcome...

Monica Cruz

Personal Banker

DUBOIS COUNTY BANKING CENTERS

mcruz@svbt.bank

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SPRINGS VALLEY'S MONTHLY

CYBER SECURITY TIP

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

CREDIT REPORTS

CREDIT REPORTS ARE ONE OF THOSE BORING ADULT TOPICS THAT IMMEDIATELY CAUSE OUR EYES TO GLAZE OVER.

However, monitoring your credit through a **credit reporting service** or **identity theft protection with credit monitoring** is a great way to prevent identity theft. See if there are any unfamiliar accounts, loans, mortgages, etc., on your credit report, as these could indicate identity theft.

PREVENTING FRAUD REQUIRES ATTENTION TO DETAIL AND PROACTIVE ACTION.

SOURCE: CYBER SECURITY TIPS, FACTS & STATISTICS FOR 2026 | SECURITY.ORG

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.

Jordan Briggeman Graduates from the Stonier Graduate School of Banking & Earns Wharton Leadership Certificate

Jordan Briggeman, Vice President and Business Banker, graduated from the Stonier Graduate School of Banking and earned the Wharton Leadership Certificate on June 4, 2026.

Jordan Briggeman joined Springs Valley Bank & Trust Company in 2021. With more than 10 years of experience as a commercial real estate agent and small business owner, he transitioned naturally into banking and lending. His entrepreneurial background provides valuable insight into the challenges and opportunities business clients face. Jordan has also earned the Advanced Commercial Lending Certificate from the American Bankers Association (ABA).

Deeply involved in his community, Jordan serves on the Board of Directors for both the Daviess County Economic Development Corporation and the Pike County Economic Development Corporation. He also serves on the board and finance committee of Our Community Foundation in Daviess County. In addition, he volunteers with Junior Achievement and coaches the archery team at Barr-Reeve High School.

Jordan lives in Washington, Indiana, with his wife, Miriam, their three children and recently welcomed a daughter-in-law to the family. As a family, they enjoy spending time outdoors camping, hiking, and exploring new state and national parks. Jordan lives by the philosophy, "How you do anything is how you do everything," and strives to approach both his professional and personal life with integrity and purpose.

The ABA Stonier Graduate School of Banking is the industry's preeminent graduate-level banking program. Stonier delivers the highest standard of executive education – allowing graduates to earn



both a Stonier diploma and a Wharton Leadership Certificate.

"Jordan's graduation from the Stonier Graduate School of Banking and completion of the Wharton Leadership Certificate are outstanding accomplishments that reflect his dedication to continued growth and leadership," said Craig Buse, President & CEO.

"His experience, business-minded perspective, and commitment to serving customers make him a valuable asset to Springs Valley and the communities we serve."

"Graduate school gave me the opportunity to step outside the daily demands of banking and think more intentionally about leadership, innovation and the kind of impact I want to have," said Jordan. "I'm leaving the program not only a better banker, but a more thoughtful and purposeful leader."

Jordan can be reached at 812.674.5432 or jbriggeman@svbt.bank.

Zach Brown Graduates from the Graduate School of Banking at the University of Wisconsin-Madison

Zach Brown, Vice President and Business Banker, graduated from the Graduate School of Banking (GSB) at the University of Wisconsin-Madison on August 6, 2026.

Zach is a 2008 graduate of Paoli High School. Following graduation, he served in the United States Marine Corps from 2008 to 2013, including deployment to Afghanistan during the Global War on Terrorism. After completing his military service, Zach earned both a Bachelor of Arts in Business Leadership and an M.B.A. from Ashford University.

His professional journey began at the French Lick Airport, where he served as Manager. In addition to utilizing his aviation skills, this role sparked his interest in local government, finance, and economic development. He later became the Executive Director of the Orange County Economic Development Partnership, a position that eventually led him to Springs Valley Bank & Trust Company.

Zach joined Springs Valley Bank & Trust Company as a Business Banker in 2020. He was promoted to Assistant Vice President & Business Banker in 2022 and to Vice President & Business Banker in 2025. In his role, Zach works with local customers and businesses to support their financial needs and strengthen relationships throughout the Orange County and the surrounding area.

Zach resides in Orange County with his wife, Nikita, and their two children. He is active in the community, serving on the Orange County Council, the Board of Directors for the Orange County Economic Development Partnership, and as a member of Elon Christian Church. In his free time, he enjoys traveling, spending time with his family, and attending his children's activities. He also holds a private pilot's license and enjoys flying recreationally.

The Graduate School of Banking at the University of Wisconsin-Madison (GSB) was established in 1945. GSB's program provides a comprehensive course of studies directly relating to the leadership, management, and operation of a financial services organization in an



environment of competitive, regulatory, and technological change. In combination with Graduate School of Banking, the University of Wisconsin added the Executive Leadership Certificate to enhance the learning experience. The class of 2018 was the first class to have the combined courses.

"Zach has been a valuable member of our business banking team, bringing dedication, professionalism, and a strong commitment to the customers and communities he serves," said Craig Buse, President & CEO. "His completion of the Graduate School of Banking is a reflection of his continued growth as a banker and his commitment to further strengthening his knowledge and leadership in the financial services industry."

"This experience has made me a stronger banker and leader, ultimately allowing me to better serve our customers and help them reach their financial goals," said Zach. "I am very appreciative of the Springs Valley Bank & Trust leadership team for providing me with this opportunity to sharpen my skillset."

Zach can be reached at 812.936.5681 or zbrown@svbt.bank.

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Ty Lawson
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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.



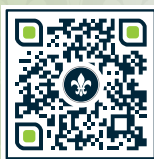
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Third party fees for internet, messaging
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CUSTOMER & COMMUNITY

APPRECIATION 2026



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Bottle Opener!²

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Crescentary

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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

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LOCATION, WE'LL
HAVE INTERACTIVE
TELLER MACHINE
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EDUCATION!



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