

OCT
2026

The Springs Valley SCOOP



Community Banking Today



Banking has changed a lot over the years, but what matters most has stayed the same – people want a trusted partner who understands their goals, supports their decisions, and is there when it counts.

and investing in the places we call home, we believe strong communities are built through meaningful relationships. **That commitment continues to guide us as we serve our customers and communities each day.**

At Springs Valley Bank & Trust Company, we believe community banking is about more than managing money. It's about building relationships, offering guidance, and helping our communities grow stronger together.

In today's world, convenience and connection go hand in hand. Customers expect banking to fit into their lives, while still feeling personal and dependable. That's why we continue to focus on making the banking experience simple, accessible, and centered around the needs of those we serve.

Just as important is helping customers feel informed and confident. Financial decisions can be complex, and having a knowledgeable team to turn to can make all the difference. We're proud to provide guidance, answer questions, and serve as a resource for individuals and families at every stage of life.

Community involvement has always been at the heart of who Springs Valley is. From supporting local organizations and schools to showing up for events



Welcome!

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



Welcome...

Keiara Begle

Loan Processor

JASPER MAIN STREET BANKING CENTER

kbegle@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

FAKE CHECK SCAMS

Just because a check looks real doesn't mean it is! Fake checks can look very convincing, including cashier's checks, business checks, personal checks, and money orders.

A big red flag is when you are given a check and then told to send some of the money somewhere else. Common stories involve overpayments, new jobs, mystery shopping, prizes, or online purchases.

If the situation doesn't make sense, slow down and ask a few questions. A quick conversation could save you from a costly scam.

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.

Darek Turpin Graduates from the Stonier Graduate School of Banking & Earns Wharton Leadership Certificate

Darek Turpin, Vice President and Portfolio Manager, graduated from the Stonier Graduate School of Banking and earned the Wharton Leadership Certificate on June 4, 2026.

Darek joined Springs Valley in 2016 as an Investment Administrator and has steadily advanced throughout his tenure. He was promoted to Investment Administrator II in 2020, Assistant Vice President and Investment Administrator II in 2022, Assistant Vice President and Portfolio Manager in 2023, and Vice President in 2024.

Darek and his wife, Maggie, reside in Dubois, Indiana. They have two children, Mia and Darci. Darek is a 2019 graduate of the Dubois Leadership Academy. He serves on the Junior Achievement Advisory Board. He has also been an adjunct professor at Vincennes University Jasper for various economics courses.

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.



"I have had the privilege of watching Darek grow into an outstanding banking and investment professional," said Marty Kaiser. "This achievement is well deserved and reflects the dedication, integrity, and leadership qualities he brings to our organization every day."

"This was a good opportunity to broaden my knowledge base," said Darek. "I am always grateful to the Bank, allowing me to further my education."

Darek can be reached at 812.634.4862 or dturpin@svbt.bank.



Springs Valley Bank & Trust Company Receives Prestigious Banky Award™

Springs Valley Bank & Trust Company has been honored with a prestigious Banky™ Award from The Institute for Extraordinary Banking™, recognizing the Bank among the nation's extraordinary community banks.

The Banky™ Award celebrates community banks that demonstrate an exceptional commitment to their customers, employees, and communities. For Springs Valley, the recognition reflects the Bank's continued dedication to the people and communities we serve and the meaningful relationships that have been at the heart of the organization throughout our history.

"We are honored to receive this prestigious recognition from the Institute for Extraordinary Banking™," said Craig Buse, President & CEO. "This award is a reflection of our entire team and the commitment they bring to their work every day. At Springs Valley, we believe being a community bank means being there for our customers, investing in our communities, and helping improve the financial quality of life of the people we serve."

That commitment can be seen throughout the communities Springs Valley serves. From supporting local organizations and community initiatives to providing financial education and personalized guidance, the bank strives to make a positive difference both inside and outside our banking centers.



Pictured upper left:
Roxanne Emmerich, The Institute for Extraordinary Banking™;
Craig Buse, President & CEO

Pictured above from left to right:
Ryan Heim, Senior Executive Vice President & CFO; **Dianna Land**, Senior Executive Vice President & COO; **Craig Buse**, President & CEO; **Ayla Lindsey**, Marketing & Executive Coordinator; **Brian Smith**, Vice President & Business Banker

Pictured left: **Dianna Land**, Senior Executive Vice President & COO;
Craig Buse, President & CEO

"Being recognized with a Banky™ Award is an incredible honor, but what means the most is what this award represents," Buse added. "It represents the relationships we have built, the communities we have the privilege of serving and the people who make Springs Valley the bank it is today. We are grateful for the trust our customers place in us and proud to continue building on that trust."

The Institute for Extraordinary Banking™ presents Banky™ Awards to recognize community banks that demonstrate excellence in areas including customer service, community involvement, financial education, philanthropy, innovation and culture.

Springs Valley Bank & Trust is proud to be recognized with this national honor and remains committed to our role as a trusted community bank and financial partner throughout Southern Indiana.

Pictured left to right: **Martin Kaiser**, Senior Executive Vice President & Financial Advisory Group Manager; **Craig Buse**, President & CEO; **Dianna Land**, Senior Executive Vice President & COO; **Ryan Heim**, Senior Executive Vice President & CFO



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CUSTOMER & COMMUNITY

APPRECIATION 2026

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TO REGISTER
FOR OUR PRIZE
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ORANGE CO.
October 9

11 am - 1 pm
(LOCAL TIME)

**Paoli Banking
Center**

867 North Gospel
Street, Paoli



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LOCATION,
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TELLER
MACHINE (ITM)
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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) 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. ²While supplies last. No purchase necessary.

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- **Free** Instant Issue Contactless Debit Cards⁴
- **Free** statements
- Round-Up Savings Program⁵
- Access to over 55,000 Fee-Free ATM's⁶



PICTURED FROM LEFT TO RIGHT:

Ryan Heim
Senior Executive Vice
President & CFO

Craig Buse
President & CEO

Kabrea Buschkoetter
Vice President, Business Banker,
& Mortgage Loan Officer
NMLS #2141417



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and your future.**

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¹Minimum opening deposit of \$50.00 required. ²Subject to additional terms and conditions. Data rates may apply. ³Download the Springs Valley Mobile App. Available for Apple iOS and Google Android devices. Message and data rates may apply. Third party fees for internet, messaging, or data plans may apply. Must be enrolled in Springs Valley's Online Banking. ⁴Instant Issue only applies to in-banking center visits. Springs Valley does not mail Instant Issue Cards, nor do we prepare them in advance of the customer's in-banking center visit. ⁵There is no fee for Springs Valley's Round-Up Savings Program. Eligible Springs Valley checking, and savings accounts can participate in the program. Springs Valley reserves the right to cancel or modify our Round-Up Savings Program at any time. Other terms and conditions may apply. ⁶There are no Foreign ATM fees when using an ATM that is a member of the Alliance One Network or the Allpoint Network. When you use an ATM not owned by Springs Valley, you may be charged a fee by the ATM operator or any network used.