

JAN
2026

The Springs Valley
SCOOP



The Penny: America's Smallest Coin Makes a Big Exit



The U.S. penny, or one-cent coin, has been part of American currency since 1793, when the first large copper cents were produced by the newly established U.S. Mint. Over the years, the penny's design shifted from early depictions of Liberty to the well-known Abraham Lincoln portrait introduced in 1909 to mark the 100th anniversary of Lincoln's birth. The coin has also undergone multiple material changes, including the transition from nearly pure copper to copper-plated zinc in 1982 due to rising metal costs.

For decades, the penny's decreasing purchasing power and rising production expenses sparked ongoing debate about its practicality. Producing the coin has cost more than one-cent for many years, prompting periodic reviews and congressional discussions.

In 2025, the U.S. Mint ended production of the penny for general circulation, concluding more than two centuries of continuous minting. Existing pennies

remain legal tender, and consumers may continue using them as long as they circulate naturally. As the supply gradually declines, some retailers are expected to adopt rounding practices for cash transactions, a method already used in other countries that have retired their lowest-value coins. **The penny was last minted on November 12, 2025.**



AMBER KELLAMS

“The past five years have been full of growth and opportunity. I began as a Mortgage Processor and have since advanced into my current role as Treasury Management Specialist. I am very grateful to management for supporting and encouraging my development throughout this journey. I've truly enjoyed building relationships with our customers, and I look forward to continuing to strengthen those connections while serving our community through Springs Valley Bank & Trust Company.

Amber

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CORE VALUES:

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

Questions to think about to **PROTECT** your funds

Is the person claiming to be from the government, a bank, a business, or a family member, and asking you to pay money?

Scammers often impersonate trusted companies or individuals. Contact the company directly using official contact information, or from the message itself. Contact your family member directly or ask them something only your family member would know.

Are you hiding your relationship from close friends and family?

Love scammers work to isolate you from friends and family, discouraging you from seeking advice. This way, you are less likely to realize you may be getting scammed.

Have you been instructed not to tell your bank?

This is a tactic to prevent you from getting help or advice from your financial institution.

Does it sound too good to be true? Is this a job offer or prize you didn't apply for or expect?

Ask yourself why someone is trying so hard to give you a "great deal." Unsolicited offers for jobs, prizes, or refunds can be scams. If it sounds too good to be true, it probably is.

Are you being told to act immediately?

Scammers often create a sense of urgency to pressure you into making a decision before you can think it through it.

Are they asking you to pay a fee to get a prize or windfall?

Legitimate companies don't ask for payment for you to receive money or prizes.

Are they asking for your personal or financial information?

Scammers may try to get your Social Security number, bank account details, passwords, or credit card numbers.

Are they demanding payment by wire transfer, cryptocurrency, or gift cards?

These payment methods are difficult to trace and recover, making them favorites for scammers.

Does the sender have a verifiable physical address and/or company website?

Legitimate businesses usually have a physical presence and professional online information. Have you checked the address of the person you are sending this to?

CASH IN YOUR PENNIES

Score Some

Springs Valley Merch!

Starting Monday, January 5, 2026, cash in \$5.00 or more in pennies at any Springs Valley Banking Center and pick a Springs Valley gift.*



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*No purchase required. Offer valid January 5, 2026 – March 31, 2026. Total amount of pennies must equal \$5.00 or more. One prize per person. Each participant may choose one item from the available prize options: Springs Valley Color Changing Water Bottle, or Springs Valley Wireless Charger. Prize quantities are limited. All prize options may not be available at all times. Prizes will be distributed on a first-come, first-served basis while supplies last.

Round-UP

Save-UP

Enroll in
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Springs Valley checking
account and receive

\$5.00²



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Loan Processor

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and your future.*



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¹There 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. ²One (1) \$5.00 Round-Up Savings enrollment bonus per customer per first quarter 2026. Must enroll in a new Round-Up Savings program on a qualifying checking account not currently enrolled. \$5.00 will be deposited into the your Springs Valley savings account and will appear on your monthly statement as "ROUNDUP26." Offer valid January 5, 2026 – March 31, 2026.