



# In Touch

Winter 2015 | [www.ovcb.com](http://www.ovcb.com)

## Now Open in Tracy Familiar Faces Bring Community Banking Home

After months of anticipation, the doors of our Tracy Branch are officially open. The branch is located at 1034 North Central Avenue, on the corner of Central and 11th Street. Tracy is the Bank's fifteenth location and the fifth in San Joaquin County.

The branch is open Monday through Thursday from 9:00 AM to 5:00 PM, and Friday from 9:00 AM to 6:00 PM, with the possibility of adding Saturday hours at a later date.

The staff at Tracy includes; Rose Karst, Assistant Customer Service Manager, New Accounts Representative, Michele Pilger, Customer Service Representatives, Belinda Mahan and Monica Dias Vela. All are genuinely excited to get back in touch with their former customers and to serve those experiencing Oak Valley for the first time.



*Oak Valley's San Joaquin County team of managers and lenders, including John Capri and Mike Petrucelli (center).*



"The staff and I are eager to welcome Tracy residents to our new branch," stated John Capri. "Tracy has been home to my family for years and I have watched the community grow and flourish. I am honored to introduce Oak Valley Community Bank to the Tracy area; a strong community bank that shares its values with the community I love."

Familiar Tracy banking professionals, Mike Petrucelli and John Capri are managing the bank's business development and growth initiatives. Mike Petrucelli, Vice President, Commercial Loan Officer, is serving the commercial lending needs of area businesses. He joined the Bank in 2012 and has been based out of the Manteca Branch serving Manteca and Tracy. John Capri, Vice President, Branch Manager has 30 years of banking experience, including the past twelve as a Branch Manager in Tracy.



**John Capri**  
VP, Branch Manager  
209.249.7375



**Mike Petrucelli**  
VP, Commercial Loans  
209.249.7370



# Introducing Adam Beckman



**Commercial Loan Officer**  
**209.844.4907**

Adam Beckman, our newest Commercial Loan Officer, is based out of the Bank's Oakdale office.

Beckman started at Oak Valley as a Credit Analyst in 2012. In his new role, he will be driving business development and managing a loan portfolio, as well as being involved in SBA lending and underwriting. He has a Bachelor of Science in Business Finance from the University of the Pacific. Beckman is a lifelong resident of Lodi. He enjoys spending time with family and friends, traveling, and golf.

"Adam's education and banking experience, coupled with his knowledge of the lending side of our business, makes him the ideal candidate for our team," stated Dave Harvey, EVP Commercial Banking Group Manager.

# Lending at Home

A major part of fulfilling our commitment to the communities we serve is to direct our loans to support the borrowing needs within those communities. We take pride in offering a variety of loans at competitive rates, and our team of local lenders and decision-makers are dedicated to providing timely answers and quick turnarounds.

Below is a sampling of a few projects we've recently financed for clients:

Aggregates Equipment Loan	Merced County	\$200,000
Ag Development - Walnuts	Stanislaus County	\$2.4MM
Dental Equipment Purchase	Stanislaus County	\$300,000
Owner Occupied Commercial Real Estate	Stanislaus County	\$2.6MM
Church Loan	Tuolumne County	\$1.2MM
Craft Brewery Expansion	Stanislaus County	\$5.5MM

For more information about financing your next purchase or project, visit [ovcb.com](http://ovcb.com). Or, give us a call at 866.844.7500 and ask to be connected to the Branch Manager or Commercial Loan Officer in your area. We look forward to talking with you.



*Stanislaus County Managers and Lenders: (from left) Ron Davenport, Elisa Luna, Mike Garcia, Susan Quigley, Julie Alves, Patrick Burda, Susan Hartless, Lupe Rodriguez, Dianna Bettencourt, Sylvia Orozco, Cathy Ghan, Peter Brown, Roxanna Smith, and Mike Petrucelli*

# SWEET 16

We're excited to announce that we've received regulatory approval to open a sixteenth branch!

This new office will be our second in Sonora. Visit [ovcb.com](http://ovcb.com) for more info!

## What is EMV and What Does it Mean to You

Changes are coming to the way we pay and get paid with credit and debit cards. EMV, which stands for Europay, MasterCard, and Visa, is the new global operation standard developed to be a more secure way of paying. These standards ensure that EMV credit cards and payment terminals work together as fraud-reducing technology that can help protect consumers and reduce the costs of fraud.

*(continued to page 4)*

# Central Sanitary Supply

## Client Focus

Central Sanitary Supply has been providing cleaning products and serving the janitorial needs of the business community and commercial cleaning industry since 1956. They believe in the health of your building and its occupants and their commitment to total facility health and cleanliness is unparalleled. Central Sanitary is a complete source for paper products, cleaning chemicals, housekeeping supplies, kitchen sanitation solutions, cleaning equipment, material handling systems and much more.

Central Sanitary operates primarily in California, Nevada and Arizona, but also serves clients throughout North America as a member-owner of the Strategic Market Alliance (SMA) which connects them and their clients to 100 distribution centers nationwide. Coast-to-coast coverage, fast delivery, next day delivery in many markets, online ordering, and top-notch personal service are just a few of the things that set Central Sanitary apart.

Central Sanitary Supply is locally owned and headquartered in Modesto. For more information visit [www.centralsanitary.com](http://www.centralsanitary.com).



*Patrick Burda, Commercial Loan Officer, 209-579-3385, Lupe Rodriguez, Modesto 12th & J Branch Manager, 209-343-7609 and Ron Davenport, Sales Manager, 209-343-7627 (far right), with Central Sanitary Supply's Dave Martini, Katie Whitman, and Chris Martini*

*"It's all about trust. With Oak Valley, we know we have a local business partner we can count on."*

*- Dave Martini, President, Central Sanitary Supply*

## Community Corner

With winter upon us, many individuals are looking for great charitable foundations to support. Two great suggestions are **The United Samaritans Foundation** and **Inyo Mono Advocates for Community Action, Inc.**

The Bank is a proud sponsor of **The United Samaritans Foundation**, the largest non-profit direct food distributor to the hungry within Stanislaus County, serving over 30,000 meals a month.

The United Samaritans Foundation depends upon the generosity of donations and volunteers. In addition, The United Samaritans Foundation hosts some excellent fundraising events. Their 10th Annual fundraising dinner, "A Legacy of Hope," featured an enjoyable evening with hors d'oeuvres and dinner, as well as silent and oral auctions. To make a donation or for more information about The United Samaritans Foundation, visit [unitedsamaritans.org](http://unitedsamaritans.org).

The Bank is also a proud sponsor of **Inyo Mono Advocates for Community Action, Inc.**, a non-profit created to work with and serve low-income residents of Inyo, Mono, and Alpine Counties. Their mission is to empower low-income people, to advocate for their needs, and to find and maintain a healthy lifestyle by breaking the cycle of poverty.

There are many ways to get involved with IMACA, including food pantry donations and drives, donations, and various volunteering opportunities. Two of the biggest opportunities are their Food Drives and Wish Tree. Food drives conducted by local organizations have a substantial impact on the amount of assistance IMACA is able to provide those in need. Additionally, during the holidays, hundreds of families participate in the Wish Tree, IMACA's gift program for low income children. The Bank participates in both of these activities during the year.

Stop by any of our three Eastern Sierra branches to make a donation, or learn more about IMACA by visiting [imaca.net](http://imaca.net).



# New Payment Standard



## What is EMV and What Does it Mean to You

*(continued from page 2)*

EMV chip cards can be identified by their embedded chip—essentially a tiny computer. This chip interacts with the merchant's point-of-sale device to verify the payment card is valid and, with the use of a PIN, that it belongs to the person using the card. This technology adds extra layers of security against fraud and is virtually impossible to duplicate, as the chip creates a unique impression every time it's used. This way, even if the transaction data is intercepted, it can't be used to make new transactions.

EMV cards have been used in Europe and Asia for quite some time. U.S. retailers were issued a deadline of October 2015 by Visa and MasterCard. They must be ready to accept EMVs by the deadline or they may be held liable for any fraudulent transactions that occur on a magnetic-stripe card, creating a strong incentive to convert before the deadline.

So why was the U.S. slower to adopt this technology? The transition is both costly and time-consuming for issuers, due to increased card costs, as well as for merchants, due to needing new EMV card reading systems.

Additionally, EMV cards will make overseas travel a little easier. Americans travelling with only a magnetic-stripe card have experienced difficulty in other countries. In the majority of retail stores overseas, you can still use the magnetic-stripe card if the cashier can manually enter the data. However, many places like train kiosks and bus terminals, require a smart card.



EMV is on the way and the enhanced security is pretty exciting! Watch for it in 2015.

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