



In Touch

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Excellence in Business

The bank was recently recognized by the Modesto Bee in their inaugural "Excellence in Business" Awards. We're pleased and honored to receive this distinction and be recognized with other highly-reputable businesses from around our community.

The Bee set out to recognize nine companies from various industries and one individual for high ethical standards, corporate success and growth, employee and customer service, and concern for the environment. Nominations were judged by an independent panel of judges and award recipients were presented with awards at a luncheon in late September.

We would like to thank the Modesto Bee for spotlighting local businesses and our entire staff who helped make this award possible. Without their daily commitment to serving our customers and upholding our core values, accolades like these would not be possible.



Bank President and CEO, Chris Courtney accepts award on behalf of 165 team members, acknowledging their efforts leading to the bank's recognition.

"Pride Through Core Values"

Service ~ Integrity ~ Teamwork ~ Performance ~ Community

Thinking About Home

Is a 15-year refi right for you?

While the Fed doesn't set mortgage rates, many people believe when the Fed acts to raise interest rates, mortgage rates could follow. Although no one can predict the future with absolute certainty, with mortgage rates remaining low, it still may be a good time for refinancing.

If you've considered, but put off, refinancing a 30-year mortgage loan to a shorter term, your window of opportunity may be upon us. With rates continuing to hover near or at historic lows, many homeowners have already seized the opportunity. Even if you've

recently refinanced, now could be a great time to shave some time off your loan with a 15-year mortgage. If you act fast, you may be able to catch today's low rates before they are gone!

What are the benefits of refinancing to a 15-year mortgage?

Paying a lower rate is the primary benefit, with fewer payments over the life of the loan a close second. Many borrowers can save thousands or tens of thousands of dollars and lower the total cost of their loan. Paying off your loan faster is a clear benefit and you'll enjoy having the extra spending money in the future.

What questions should you ask yourself before refinancing to a shorter term?

Can you afford the higher payment? - To shorten the term of your loan, your payments will be higher. You'll be rewarded in the long run, but you will give up some flexibility in terms of monthly cash flow during the life of the loan.

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VP Mortgage Lending Manager
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Mortgage Loan Originator
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New Faces Joining the Team

Please join us in welcoming new faces to the Oak Valley and Eastern Sierra family - **Michelle Ferguson**, Vice President, Branch Manager for the East Sonora Branch and **Robert Sharp**, Vice President, Branch Manager for the Mammoth Lakes Branch.

Michelle Ferguson has over 20 years of community banking experience. She and her husband recently relocated to Twain Harte. As branch manager, she will oversee and manage branch operations and be responsible for deposit growth and business development.

"We are excited to have Michelle join our team. Her past community banking experience and involvement will be a great asset to the Sonora market," stated Wendy Burth, EVP Retail Banking Group.

The Sonora team was responsible for an outstanding year in 2015. By the end of the year, the East Sonora Branch had grown over \$15 million in deposits (not including the Mother Lode merger). Michelle joins this successful team poised to build on the momentum established and looks forward to meeting, and building relationships with new and existing OVCB customers.

In conjunction with Michelle's hiring, **Lyn Wilson** who has been managing both Sonora locations has been promoted to Area Manager of the bank's Sierra Region. Lyn will continue to provide oversight and direction to both Sonora branches and assume a similar role for the bank's three Eastern Sierra locations. She will continue to be based in Sonora.

"Lyn is a proven leader. Her knowledge and customer service orientation are valued benefits to the bank and will serve our Eastern Sierra customers well," Burth added.

Robert Sharp is returning to the Eastern Sierra after five years in the Lake Tahoe area. He will work with Lyn to develop the Mammoth Lakes Branch. He has several years of banking experience, coupled with a degree in European Studies with an emphasis in International Business and Economics from Brigham Young University. Robert resides in the Mammoth Lakes area.

"We are excited to have Robert join the Eastern Sierra team. His knowledge and background in sales and business development will help expand our efforts in the Mammoth Lakes community," concluded Burth.



Michelle Ferguson
209.396.7716



Lyn Wilson
209.396.7719



Robert Sharp
760.923.1507

Thinking About Home

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Is your income stable? - If you're confident your income will remain at current levels or rise ensuring your ability to make the higher payments, a shorter term may be right for you. The converse can also be true. If you anticipate having lower income after retirement and want to make sure your loan is paid off before your retirement date, refinancing to a shorter term can help you achieve that goal.

Our mortgage lending department is here to help. We're happy to answer any questions you may have and talk to you about the various terms and financing options available.

There are many reasons to consider refinancing. You simply need to be sure it makes sense financially for you. We offer a variety of loan programs and work closely with our clients to ensure they choose the loan that best suits their financial needs. To find out more, contact us today!



Client Focus

Spring Creek Golf & Country Club

Spring Creek Golf and Country Club is a private, member-owned championship golf club located on 101 unique acres of ancient oaks along the Stanislaus River in the City of Ripon.

The golf course is challenging, but fair, measuring just over 6400 yards from the championship tees and plays to a par of 71. There are five sets of tees to accommodate all skill levels. The green complexes are strategically guarded with bunkers that can escalate the difference between risk and reward.

There are several levels of membership opportunities available. They offer

the an ideal event setting and provide on-site catering, as well as an event coordinator to assist with the details that make your event unforgettable.

Spring Creek aims to provide a superb golf environment, exceptional member services, and first-class facilities to fulfill the desires of members and guests. Golf tournaments, junior events, dining, and themed events are just a sample of the year-round events that members enjoy.

Visit www.springcreekcc.com for additional information.



Kevin Hawes, Club VP, Steve Hupe, General Manager, and Carl W. Collins, Club President, with Oak Valley's Kristine Griffin, VP Branch Manager, 209.758.8034, and Mike Garcia, VP Commercial Loan Officer, 209.343.7607

"I really enjoy banking with people that I know personally; who care about me as an individual and understand our business. Oak Valley was a natural choice, for our Club and my personal banking needs."

- Steve Hupe, General Manager



San Joaquin Managers & Lenders

Lending at Home

Part of fulfilling our commitment to the communities we serve is through direct 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 sample of a few projects we've recently financed for clients.

Call us about your next project today!

\$3.6M

Operating Line of Credit
& Equipment Loan

\$2.1M

Self Storage
Facility

\$1.0M

Municipal Agency
Improvement Loan

\$1.2M

Commercial
Construction

\$3.5M

Dairy Herd Loan
& Feed Line

SecurLock - Fraud Prevention



Peace of mind...
no matter where life takes you.

Debit Card fraud
alerts straight to
your mobile device
or email inbox.

We're excited to announce our new complimentary fraud alert system, SecurLOCK Communicate. SecurLOCK monitors your transactions and notifies you of any potentially fraudulent activities performed on your OVCB/ESCB Debit Card. With SecurLOCK your accounts are monitored 24/7 and you will receive fraud alerts three different ways - Voice, Text, and Email!

As an OVCB/ESCB Debit Card holder, you have automatically been enrolled as part of our fraud protection services. This great service is provided at *no cost* to you!

Here's how it works:

- If we detect any suspicious activity on your debit card, we'll send you a text or email with the transaction details.
- Text us back to let us know if the transaction is valid or if it should be investigated.

Remember: At no time will you be asked for account or personal information.

Visit www.ovcb.com to learn more!

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