



In Touch

Fall 2018 | www.ovcb.com

Sacramento - Capitol Mall Now Open



After months of anticipation, we are excited to announce that our Sacramento - Capitol Mall Branch is officially open! We opened our Sacramento Loan Production Office in January, and in June we received regulatory approval to establish a new branch. Sacramento is the 17th full-service branch and it's located in the heart of Sacramento at **455 Capitol Mall, Suite 115**.

The Capitol Mall Branch offers a full line of personal and commercial banking services, a traditional walk-up ATM, and night deposit service. The branch is open Monday through Friday, from 9:00 AM to 5:00 PM.

Tom Harris, VP Commercial Loan Officer, is an experienced banking professional and no stranger to the Sacramento market. Tom will be pursuing commercial lending opportunities in the greater Sacramento area and can be reached at 916.260.5815. **Bev Hoeft**, VP Business Development Officer, and **Suzi Lewis**, AVP Branch Manager, will be focusing on deposit acquisition, branch operations, and business relationship development. The staff is rounded out by **Pang Thao**, New Accounts Representative, and Customer Service Representatives **Lissa Breien** and **Ana Sanyakul**.

The team is excited to welcome new and former customers to experience the Oak Valley Community Bank, Deep Roots - Strong Branches difference. To reach the branch directly, please call 916.260.5800.

Financing a New Home? Now you can apply online!

Whether you're buying your first house, your retirement dream home or something in between, we know the importance of getting the right mortgage for you and your family. Our goal is to make this process simple; while offering great terms, competitive rates and the first-class personal service for which Oak Valley is known.

To simplify your financing search, we've launched our new online **Mortgage Center**, at www.ovcb.com or www.escbank.com. It offers interactive tools and relevant information to help you find the best available mortgage solution. You may also consult with our team of experts who will help you select the right loan to fit your individual needs and budget.

Apply online - anywhere and anytime - from your home, office, or mobile device for **Home Loans, Home Equity Loans & Lines, and Consumer Loans**.

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Welcome Team!



Bev Hoeft
VP Business Development
916.260.5812

Bev is a longtime Sacramentan with over 30 years of banking experience. She will be based out of the Sacramento - Capitol Mall Branch, focusing on deposit acquisition and business development in the Sacramento region. Bev is a member of the California Society of Association Executives, Institute of Real Estate Management, Sacramento Regional Builders Exchange, and Sacramento Metro Chamber. She enjoys spending time with her family.



Suzy Lewis
AVP Branch Manager
916.260.5810

Suzi has lived and worked in the Sacramento area for over 20 years. She will oversee Sacramento-Capitol Mall Branch operations and focus on relationship development. Suzi is active in the community assisting in several homeless outreach programs. In her free time, you can find her painting, writing, spending time with her daughter, and exploring Sacramento.



Save Time By Paying Your Bills Online

You may have noticed some changes to our Online Bill Pay as we recently rolled out Bill Pay 2.0. In addition to being easier to use with cleaner navigation, you can now create payee groups and use single and multi-pay options, making Bill Pay even more user-friendly!

Haven't Tried Bill Pay? Why not join the countless number of bank customers who have and quickly asked themselves, "Why didn't I do this sooner?" You might miss writing checks (or not), but you'll save money and time due to your reduced need to buy checks and stamps, along with fewer trips to the post office!

With our free online banking and bill pay, you can track your account information, pay bills, and so much more - all from your computer or mobile device.

Bill Pay Details:

- Free, secure, and easy-to-use service
- Manage banking activities, 24/7
- View account information
- Review past transactions
- Transfer funds between accounts
- Access eStatements
- Make loan payments
- Pay bills
- Export transaction information to Quicken or Microsoft Excel
- Set up alerts and reminders

Why Bill Pay? It saves you time and hassles each month. No more balancing checkbooks or filing papers. The initial set-up is quick and simple! Set up your *Pay To* accounts once, then schedule one-time, or automatic recurring, payments from your checking account.

That's it! We'll pay it on the date you set. Many bills can be paid electronically as soon as the next business day. No more late fees or missed due dates. No more jumping to various websites to make payments. Plus, we guarantee payments will be sent as scheduled provided you have sufficient funds. We will also email confirmations when payments are sent, and if you choose to set up recurring payments, we can email reminders to help you manage your account.

Ready to sign up? It's easy to enroll! Just click the Bill Pay tab inside your Online Banking account. Once registered, you can even pay bills from our free Mobile Banking App.

Not signed up for Online Banking yet? That's ok too, simply visit www.ovcb.com or www.escbank.com and look for the *Online Banking Login* box in the upper left corner and click on the *Enroll in Online Banking* link.



Dr. Hopkins and Mother Lode Vein Institute

Mother Lode Vein Institute is owned and operated by Stephen J. Hopkins, MD and his wife Anne. Dr. Hopkins is a 7th-generation physician who has been practicing medicine for nearly 30 years.

Mother Lode Vein Institute specializes in treating patients with varied venous and lymphatic conditions. They offer minimally invasive treatment alternatives for patients with a condition known as superficial venous reflux, which often results in varicose veins and other painful symptoms. With each patient, Dr. Hopkins carefully evaluates and diagnoses to determine the appropriate tests and treatment for the entire spectrum of vein ailments.

In addition, Dr. Hopkins is a board-certified general surgeon who performs general surgery and endoscopy procedures. He provides on-call general surgery services including hernia, biliary surgery, colonoscopy, colorectal surgery, upper endoscopy, and trauma surgery at Adventist Health, Sonora Hospital.

Mother Lode Vein Institute operates locations in Sonora and Jackson to serve their patients.

To learn more about the services they provide call **209.532.5528** for their Sonora Office, **209.256.8081** for their Jackson Office, or visit them online at www.motherlodeveininstitute.com.



Oak Valley's Lyn Wilson, Sierra Region Area Manager, 396.7719, Mary Gorgas, Customer Service Manager, 396.7707, Michelle Ferguson, East Sonora Branch Manager, 396.7716, with Dr. Stephen and Anne Hopkins and their staff.

"Medicine has been in our family for generations. We've been with Oak Valley nearly 15 years and the service we receive is exceptional. You can sense the staff sincerely cares about their customers. They care for our banking needs, much the same way we tend to and care for the needs of our patients."

- Dr. Stephen J. Hopkins

Financing a Home

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Mortgage Loan Options:

- Low, competitive rates for home purchase or refinance
- Available for primary residence, second homes, vacation homes, or investment properties
- A wide range of loan programs available:
 - ◆ ARM
 - 3/1, 5/1, 7/1, and 10/1
 - Max LTV up to 95%
 - ◆ Fixed
 - Max LTV up to 97%
 - Loan amounts up to \$453,100
 - ◆ Multiple Property
 - For 2nd home or investment property financing
 - For borrowers with 7-10 financed properties
 - ◆ Doctor Loan
 - Max CLTV up to 97%
 - Loan amounts up to \$850,000
 - Future employment contract eligibility
 - ◆ Guaranteed Rural Housing (USDA)
 - No down payment required
 - Property must be in an eligible rural area

- ◆ Jumbo
 - Fixed
 - 5/1 and 7/1 ARM
 - Loan amounts up to \$3,000,000
 - Max LTV 90% (based upon loan program and loan amount)
- ◆ Government
 - FHA
 - Accommodates low down payment 3.5%
- Budget-friendly repayment terms
- Experienced loan officers who offer customized service throughout the process
- Free pre-approval for extra confidence when it comes to securing financing

In addition, you'll find a variety of **mortgage calculators**, **home loan FAQs**, and other useful resources. To access and explore the new **Mortgage Center** and **Consumer Loan** applications, visit www.ovcb.com.

All borrowers are subject to credit approval. Programs and rates are subject to change without notice. Some restrictions may apply. Equal Housing Lender.



Introducing



VISA® Signature Travel Consumer Credit Card

We are happy to introduce the newest addition to our consumer credit card line - **VISA® Signature Travel**. Enjoy attractive rewards, redeemable for merchandise, lodging and travel, along with exclusive perks like concierge service, hotel discounts, and lost luggage insurance. Applying is easy! Visit www.ovcb.com, go to Credit Cards on the Personal Banking tab, and **apply online!**

The benefits of **VISA® Signature Travel** include:

cRewards®

- Bonus Points - earn 30,000 points when you spend \$2,500 in the first 3 months
- Earn 1.50 points per dollar on net purchases
- Redeem points for merchandise, rental cars, cruises, hotels and airline travel
- Airline tickets good on any airline with no blackout dates
- Points do not expire

Card Features

- 24/7 U.S. based customer service
- Chip Card Security
- Fraud Monitoring
- Email & Text Fraud Alerts
- Mobile Payments & Visa Checkout

Visa Signature Enhancements

- 24/7 Concierge Service
- Travel Discounts - ex. upgrades at hotels
- Lost Luggage Insurance
- Purchase & Extended Protection
- Lost and Stolen Card Reporting
- Emergency Card Replacement
- Zero Fraud Liability
- Identity Theft Assistance

Visit www.ovcb.com or www.escbank.com to apply today, or cRewards® at cRewardsCard.com for details. This card is issued by TCM Bank, N.A. Subject to credit approval.

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