



In Touch

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Winter Welcome

On behalf of the entire Oak Valley family of employees, customers, shareholders, and friends, I would like to extend the warmest of welcomes to our newest clients from the recently completed MotherLode Bank merger. We are excited to serve each and every one of them and look forward to demonstrating that there are many similarities between the two banks in terms of service culture and community philosophy.

Like MotherLode, Oak Valley has proven to have an extremely loyal customer base through the years. If that wasn't the case, this merger probably wouldn't make a lot of sense. We are dedicated to delivering the same style of premier customer service that MotherLode clients expect and deserve. And, we firmly believe, given the opportunity, we can provide that premier experience and substantial conveniences along the way.

We understand that community banking really comes down to relationships, and the better we know our clients, the better we are at satisfying their financial needs and exceeding

their expectations. We realize relationships don't happen overnight- they're built over time.

Oak Valley isn't new to Sonora; our Tuolumne County roots date back to 1996."

With this in mind, we felt it was absolutely critical to retain a number of key MotherLode employees to make the transition as smooth as possible for MotherLode customers. We are pleased to announce that the friendly MotherLode Bank faces you see mixed in with Oak Valley staff are now part of the Oak Valley Community Bank team and happy to continue serving you.

Please join us in welcoming: Curtis Garcia, Area Operations Manager, Lisa Melville, Commercial Loan Officer, and Customer Service Representatives, Jennifer Risell (New Accounts), Michael Jones, Katie Strand, and Jenifer Sharitz.

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East Sonora Branch Staff: Lyn Wilson, Mark Steichen, Cathy Warnick, Mike Jones, Linda Eskandary, Katie Strand, and Casie Dapello.



Downtown Sonora Staff: Jennifer Risell, Curtis Garcia, Tiffany Brock, Jenifer Sharitz, Lisa Melville, Barbara Ducey, Linsley Creach, and Mary Gorgas.

Its Official! Were Open!

The Downtown Sonora Branch at 85 Mono Way at the intersection of Mono and Restano Way opened its doors on December 15, 2015.



209.396.7720

Lobby Hours:
Mon-Thu: 9am-5pm
Fri: 9am-6pm

Drive-up service is available beginning at 8:30am

The staff at this office will be comprised of Branch Manager, Lyn Wilson who will oversee the downtown branch and continue to manage the East Sonora Branch. She is joined by Business Development Officer, Barbara Ducey, Commercial Lending Officer, Lisa Melville, Area Operations Manager, Curtis Garcia, Assistant Customer Service Manager, Mary Gorgas and Customer Service Representatives, Jennifer Risell (New Accounts), Tiffany Brock, Linsley Creach, and Jenifer Sharitz.

We have assembled an excellent team of experienced bankers with strong communities and we are excited about the new downtown branch. Its a great opportunity for a whole new group of Sonora residents and businesses to experience Oak Valley Community Banks commitment to delivering premier customer service and serving the local community," stated Branch Manager, Lyn Wilson.

MoneySkills for Life

The Oak Valley Community Bank Financial Fitness Center is an online, self-paced series of interactive learning experiences that cover key concepts for building financial literacy, such as saving, investing, credit scores, and identity protection.

The program was specifically designed for today's busy adult. It is mobile and tablet accessible, available in both English and Spanish. The program includes nine modules: Savings & Investments, Mortgages, Overdraft, Payment Types & Credit Cards, Credit Scores & Reports, Identity Protection, Insurance & Taxes, Financing Higher Education, and Retirement 101.

Bank customers and community members can access the OVCB Financial Fitness Center by following these easy steps:

1. Visit www.ovcb.com/resources.html
2. Click on the Financial Fitness Center icon
3. Click Register and create an account with your email and password of your choice



Winter Welcome

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In addition to branch personnel, Laurie Mitchum, VP CRA Officer, Rhonda Zakarian, Central Operations- Conversion Specialist, and Michelle Sanguinetti, Loan Servicing, will be joining Oak Valley at our headquarters and administrative office in Oakdale.



Laurie Mitchum



Rhonda Zakarian



Michelle Sanguinetti

MotherLode Bank customers can already use Oak Valley's two Sonora Branches for full-service banking. They can use the entire Oak Valley network of ATM's to make withdrawals. In a few short months, when operating systems are fully integrated, they

will have access to all 16 branches, online banking and bill pay, mobile banking via text, web, or the OVCB Mobile app, Apple Pay, and an enhanced array of commercial banking services, lending solutions, and investments.

Oak Valley isn't new to Sonora. Our Tuolumne County roots date back to 1996- when we opened, what was then, our second location. However, the merger clearly bolsters our strength and presence in the region. And, we're delighted to be starting the year off with the opportunity to assist a new group of consumer households and businesses in pursuing their financial goals.

Welcome to the Oak Valley community.

Chris Courtney,
President & CEO

Dust Bowl Brewing Company

Client Spotlight

DustBowlBrewingCompanywasestablishedin Turlock in May2009.The breweryopened a tap roomin the heart of DowntownTurlock in August2011.OwnersBrett Tate and Brett Honoré announcedplans for a newstate-of-the-art breweryin November2014.The 30,000squarefoot facility is locatedat the cornerof FulkerthRoad and Dianne Drive in Turlock, just off Highway99.At presstime, the constructionphaseof the project wasat 70%. Equipmentinstallationand testingare expected to take three months,while the first productionof beer is planned for May2016.The brewerycurrentlyhas distributionin the CentralValley from Tulare County to the Sacramento region, foothills, EastBay, San Francisco,and the SouthBay. Increasedproduction will expanddistributionthroughoutCalifornia.

Currently, the breweryproducesabout 5,400 barrels a year. Upon completion, the initial capacitywill growto 17,000barrels in the first year and potentiallyincreasefutureproduction to nearly 100,000barrels a year. Since the startof construction,the project hasbeen revised to include full build out of the retail side of the business,including a 300seat (inside/outside)full-servicerestaurantand outdoor event spacewithfire pits, beer garden, and hop garden. Other amenitiesinclude brewerytours, tastingroom, light fare, retail salesof packagedproduct, and logo merchandise.

DustBowlBrewingCo.s tap roomis locatedat 200WestMain Streetin Turlock. To learn more about the companyand their breweryexpansion,visit www.dustbowlbrewing.com.



Brett Tate and Brett Honoré of Dust Bowl Brewing Co., pictured with Oak Valley's Dianna Bettencourt, AVP Turlock Branch Manager, 209.633.2867 and Mike Garcia, VP Commercial Loan Officer, 209.343.7607

"When it was time to choose a bank to finance our expansion, we knew we wanted to work with local people who understood our business and cared about the Central Valley as much as we do. Oak Valley was responsive to our needs and their team ensured the financing went smoothly at every stage in the process."

- Dust Bowl Brewing Co., Turlock, CA



Rick McCarty

Senior Executive Vice President, Chief Administrative Officer



Jeff Gall

Senior Vice President, Chief Financial Officer

Promotions Announced

Please join us in congratulating Rick McCarty and Jeff Gall on their recent promotions. McCarty was recently elevated to Senior Executive Vice President and Chief Administrative Officer (CAO). Gall was recently promoted to Senior Vice President, Chief Financial Officer (CFO).

The Senior Executive title recognizes McCarty's continued oversight of the Bank's mission-critical functions and signals the integral role he plays within the Executive Team. McCarty, who previously held the CAO and CFO positions, now transfers the CFO accountabilities to Gall, who has been the Vice President of Finance and Accounting for the Bank since 2006.

President and CEO Chris Courtney summarized, "Long-term growth plans are only as good as the people behind the numbers. Rick has been an integral part of the Bank's advancement over the seventeen years she has been with Oak Valley, and Jeff has continued to develop and expand his role during the nine-plus years of his Oak Valley tenure. These promotions illustrate the successful execution of our long-term strategic and succession planning initiatives."

A New Way to Pay is Here!



Shop on the go with Apple Pay™. Using your Oak Valley or Eastern Sierra Mastercard® with Apple Pay is easy, secure, and private. It provides a simple way to make purchases at participating merchants and within apps on your compatible Apple® iOS devices.

Shop Securely

Breakthrough contactless payment technology and unique security features are built right into your Apple iOS

devices. Instead of using your actual debit card numbers, Apple Pay assigns a unique Device Account Number with a transaction-specific dynamic security code to process your payment each time you make a purchase. These numbers are never stored on Apple servers and not shared by Apple with merchants—further protecting your information.

Easy to Setup

Add your eligible debit cards to the Wallet app on your device:

- OVCB/ESCB Personal Debit
- OVCB/ESCB Business Debit

Pay in stores with a single touch. Just hold your phone near the contactless reader with your finger on Touch ID™. A subtle vibration and beep let you know your payment information was successfully sent and a notification is sent to your device once the transaction is completed. In apps, checking out is as easy as selecting Apple Pay™ and placing your finger on Touch ID.

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