



In Touch

Fall/Winter 2022 | www.ovcb.com

Grow, Live, Give. Together.

As the days grow shorter, the falling leaves and cooler temperatures can represent a certain calmness. For us, it is a busy time as we remain steadfast in our efforts to broaden our client relationships. We view the year-end not as a finish line, but as an opportunity to partner with our clients to set them up for a successful new year.



As you know, the Roseville Branch, our 18th location, is set to open in December. As we expand our footprint, we intentionally pursue experienced banking professionals who share in our appreciation of

relationship building. We are pleased to have Dean Baldwin and Damon Munoz join our impressive team ready to serve the commercial banking needs of the Sacramento region.

Organizations are only as good as their employees, and the correlation between success, teamwork, and the link to top financial performance has never been clearer. Over the last 30 years, we have focused on refinements, not changes, in our business model. Our astronomical growth over the last few years can be explained in part by our attention to the founding core values of service, community, and improving the bank, both as individuals and as a team. Oak Valley's success directly results from its team members, who have a longstanding commitment to the community and build deep, trustworthy relationships. We're happy to welcome Jaime Tavares and Cesar Camarillo to our team to lead the Turlock and Modesto – 12th & I branches, respectively.

As always, we are dedicated to active community participation and continue to support a variety of worthy causes. This *In Touch* issue spotlights the Children's Home of Stockton, along with the approval of an AHEAD Grant from FHLBank San Francisco for Jessica's House in Turlock. Both organizations make a considerable impact, and we're honored to call each a partner. Our team was excited to resume our annual Bowl-A-Thon, a fun and successful fundraiser for the United

Way. You also might have spotted us *Making Strides Against Breast Cancer* in Modesto or *Walking to End Alzheimer's* in Sacramento. Whether we donate time, resources, or both, we proudly offer our support as we know it strengthens our communities.



In an era of pushing customers towards a digital experience, we recognize that digital banking provides convenience. Our goal is to offer technology that makes life easier while retaining the personal touch for which we are known. You may have noticed an update to our Online Banking platform.



Additionally, our Bridgeport Branch now offers an Interactive Teller Machine (ITM), extending the Bridgeport hours back to Monday through Friday, 9 AM to 5 PM. While we adopt these digital enhancements, we remain committed to preserving opportunities to interact with our clients. Unfortunately,

technology advancements have also led to accelerated cybercrime. Learning to spot and avoid scams can be an extra layer of protection for your accounts. We've joined with the American Bankers Association in a nationwide effort to help consumers fight phishing—one scam at a time.

As we approach the holiday season, know that we are profoundly grateful for your business. We hope you are proud to be affiliated with Oak Valley Community Bank and will continue to spread the good word to your friends and colleagues. We thank you for your continued support and wish you a wonderful holiday season.

Sincerely,

Chris Courtney, Chief Executive Officer

Welcome Sacramento Region Commercial Bankers



Dean Baldwin

VP Commercial Banking Officer
916.510.8661

Dean brings 30 years of banking experience. He earned a Bachelor of Arts Degree from Menlo College.

He is former board member of Sacramento Ballet, Woodland's Dinner On Main, and Dixon Montessori Charter School, and is currently on the finance council for Dixon's St. Peter's Catholic Church. Dean and his wife Patty are longtime residents of Dixon. He enjoys outdoor activities, including hunting, fishing, hiking, camping, and spending time with his family.



Damon K. Munoz

VP Commercial Banking Officer
916.283.7826

Damon is a two-time national Pinnacle Award recipient for credit production with over 20 years of banking experience. He earned a Bachelor's Degree from Cal Poly State University, SLO. He is a founding board member of Whitney Ranch Charitable Foundation, Strokes4Hope, serving for the past 10 years. He resides in Rocklin with his wife Gracia and three children. Damon enjoys golf and watching his children's high school sports activities.



Lending in Your Community

We're committed to supporting the borrowing needs of the communities we serve. Here are examples of projects we've recently financed for clients.

\$1.0M

Contractor
Line of Credit

\$4.5M

Commercial
Industrial & Equipment

\$900K

SBA 504 Loan

\$3.7M

Asset Based
Manufacturing
Line of Credit

\$16M

Ag Real Estate
Acquisition

\$9.0M

Commercial
Real Estate

AHEAD Grant for Jessica's House

Oak Valley received approval on a 2022 AHEAD grant of \$27,500 on behalf of Jessica's House.

This highly impactful grant will give Stanislaus and Merced counties a needed boost in grief support for youth and their families by expanding community training and development programs, while creating a support network.

Oak Valley authored and provided supplemental input for this grant as a sponsor of FHLBank San Francisco's Community Impact Programs and advocate for the services Jessica's House provides to our community.

Jose Sabala, Community Reinvestment Officer, remarked, "I am thrilled we had this opportunity. We seek occasions where we can partner with other organizations to make a

positive impact in our neighborhoods. I'm grateful there was a recognized need for the funds to be distributed in the communities we call home."

The grant is part of a \$1.5 million disbursement of AHEAD funds awarded to 55 economic development projects in Arizona, California, and Nevada.



#BanksNeverAskThat

Every day, thousands of people fall victim to scammers, and the problem is getting worse. The FTC estimates American consumers lost a staggering \$5.8 billion to phishing scams and other fraud in 2021—a 70% increase over 2020.

It's time to put scammers in their place! We've joined with the American Bankers Association in a nationwide effort to fight phishing because when you know something sounds suspicious, you're less likely to be fooled. It starts with these four words:

Banks Never Ask That.

RULE 1: BE ALERT

Always think before acting and follow these tips to stay safe.

Email Scams

- Avoid clicking suspicious links.
- Raise the red flag on scare tactics.
- Watch for attachments and typos.
- Be skeptical of every email.

Phone Call Scams

- Don't rely on caller ID.
- Never give sensitive information.
- Watch out for urgency.
- Hang up — even if it sounds legit.

Text Message Scams

- Slow down — think before acting.
- Don't click links.
- Never send personal information.
- Delete the message.

Mobile Payment App Scams

- Be wary of texts/calls about apps.
- Only pay friends and family.
- Question urgent payment requests.
- Avoid unusual payment methods.

RULE 2: BEEF UP YOUR DEFENSES

- Lock down your accounts.
- Set up multi-factor authentication.
- Use complex passwords.
- If you receive a call from your bank, hang up and call the number on the back of your card or published on their website.
- Keep your browsers up-to-date with the latest defenses, like virus protection and malware alerts.

You've probably seen some of these scams before, but that doesn't stop a scammer from trying.

For tips, videos, and an interactive game to help you learn to keep phishing criminals at bay, visit www.banksneveraskthat.com.

Welcome to the Team



Jaime Tavares

209.633.2867

VP Turlock Branch Manager

Jaime joins with 15 years experience, the past twelve as a Turlock-area Branch Manager. He is a board member of the Turlock Salvation Army and a coach at Turlock Youth Sports Foundation. He is a lifelong resident of Turlock where he resides with his wife Casie. He enjoys golfing, coaching youth soccer/sports, traveling and exploring new cultures, community events, and spending time with his three dogs.



Cesar Camarillo

209.343.7611

VP 12th & I Branch Manager

Cesar has 17 years of banking experience, the past seven as a Modesto-area Branch Manager. He is a member of St. Stanislaus Catholic Community Church. Cesar currently resides in Ceres with his wife Deysi and their children. Along with spending time with his family and cheering on his children in their sports activities, he enjoys golfing, cycling, Krav Maga, kickboxing, and soccer.

COMMUNITY CORNER Children's Home of Stockton

The Children's Home of Stockton (CHS) was established in 1882 by the Ladies Aide Society of Stockton to render charitable services to the City of Stockton. Recognizing the need for a children's shelter that provided services for dependent and neglected children, they first opened CHS as an orphanage, later steering towards the needs of children 8-15 years old.

CHS is one of the largest social services organizations in Stockton, and the only licensed Short-Term Residential Therapeutic Program in San Joaquin County. A partnership between CHS, United Way of San Joaquin County, and the City of Stockton late last year allowed CHS to begin a Catalyst program with 18 residential beds for transitional-age youth who are experiencing, or at risk of experiencing, homelessness.

CHS is laser-focused on their mission to give at-risk youth an opportunity for a productive life through treatment and education in a safe and nurturing environment. Their continuing efforts wouldn't be possible without the generosity of community members.

For more information, visit chstockton.org or call 209.466.0853.



Cathy Ghan, EVP Commercial Real Estate, 209.320.7867, a CHS board member, delivering donations.

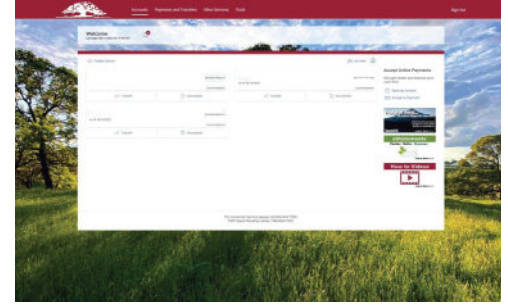
An Elevated Digital Banking Experience

It's no secret that the way people conduct their banking has changed drastically over the years. Freedom to do your banking wherever and whenever is an important convenience, so we offer many electronic channels like online banking, online loan applications, mobile banking, and mobile deposits. It's so convenient you might not even need to visit a branch. While we love seeing your smiling faces, it's our job to accommodate your needs and provide the best banking technology available while keeping user-friendliness and top-notch security in mind.

You may have noticed our Online and Mobile Banking platforms recently got a makeover to make your online banking experience easier and more efficient. The entire

look and feel has been updated. Navigation is more descriptive and organized in a logical way, making it easier to pay bills, make transfers, or check balances. Plus, we use the latest authentication technology to continue to keep your online sessions safe and secure. Because of this, you may be prompted to confirm your identity through a one-time PIN when you first sign-on to Online Banking after the upgrade.

Speaking of the latest technology, our Bridgeport Branch is getting an Interactive Teller Machine (ITM). We know it's nice to be greeted by name with a smile, so that's exactly what our customers will encounter at our Bridgeport ITM! What is an ITM? It's essentially a "branch in a box" — offering the choice to interact with a friendly teller using face-to-face video conferencing or



complete transactions in traditional ATM mode. We're always looking for ways to provide greater banking access. The ITM allows us to serve customers more efficiently and extend our Bridgeport hours, making banking easier, and more accessible for customers there.

We're here to help!

If you have any questions about these upgrades, call 866.844.7500 or email customerservice@ovcb.com.

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