



In Touch

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Celebrating 25 Years of Deep Roots ~ Strong Branches

This year the bank reached its silver anniversary, commemorating 25 years of community support and relationship banking. To celebrate this milestone, we invited customers, friends, and community members to visit our Oakdale Branch for a Customer Appreciation Barbeque, or their local branch to enjoy refreshments and help celebrate the bank's birthday.



In 1991, the small group of entrepreneurs who founded Oak Valley knew our community needed premier banking services delivered with a personal, first-class touch. Over time, more and more clients looked to us to help them develop a plan to pursue their business and financial goals. As we grew, we were able to deliver more products, services, and technology-driven conveniences, while still keeping the community bank feel and personalized service our clients have grown to know and love.

Oak Valley Community Bank was, and still is, one of the only community banks headquartered in the Central Valley. The bank has grown steadily since 1991, when it began operation in Oakdale, with just one branch, a handful of employees, and a little over \$3 million in capital. Today we have 13 branches serving the Central Valley, as well as 3 branches in the Eastern Sierra, roughly 175 employees, and we're fast approaching \$1 billion in assets.

"Through the years, we've grown steadily to help meet the changing financial needs of our customers and the cities we serve. That is truly the heart of community banking," said Chris Courtney, President and CEO. "Our firm commitment to exceeding the needs of our customers has helped us reach this milestone."

Today, our original vision of being a strong and solid bank focusing on its customers' needs and actively partnering with its local communities is still in place. Our employees bring this culture of commitment to their jobs every day. Nearly half of them have worked at Oak Valley for 5 years or more, they are committed to our communities and devote countless hours through volunteerism. We share a vital interest in promoting the success of the communities we call home. We have been so fortunate over the past 25 years to work with thousands of families, small businesses, large companies, nonprofits and government entities, often as an integral part of their financial success.

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Introducing Jim Nemmers



Jim Nemmers
Agricultural Loans
209.343.7612

Please join us in welcoming Jim Nemmers. Jim joined the bank as Senior Vice President, Agricultural Loans and is based out of the Modesto 12th & I Branch.

He has over 30 years of commercial and agricultural lending experience. Jim earned a Bachelor of Science degree with an emphasis in Agriculture, from South Dakota State University and an MBA from California State University, Stanislaus. He is a former director of the Ag Lending Society of California. Jim currently resides in Atwater with his wife Kristin.

“We are excited to have Jim join the Oak Valley team. He brings expertise and an excellent reputation to Oak Valley. His knowledge and background in commercial and agricultural lending will help expand our agricultural lending efforts in the Central Valley. He will be an excellent asset for the bank and its customers,” stated Dave Harvey, EVP Commercial Banking Group.



Shred Day Returns

Back by popular demand

Oak Valley is bringing back the onsite Shred Day in 2016. The first was held Friday, June 24 at our McHenry Branch in Modesto. Don't fret if you missed it, we have another event planned at our Ripon Branch in August.

We want to ensure all customers protect their identities by shredding confidential documents at this free paper shredding event in the parking lot of the Ripon Branch in the Schemper's Ace Hardware shopping center.

Our Ripon staff will be leading the effort to encourage customers to bring up to 3 boxes of financial documents for onsite shredding. Our shredding partner will be onsite from 10:00 AM to 1:00 PM to assist in the process. Watch your confidential documents be securely shredded on the spot!



Ripon Branch Shred Day
150 N. Wilma Avenue

Friday, August 26, 2016
10AM - 1PM

OVCB customers only. Limit 3 boxes per car.

Celebrating 25 Years

(continued from front page)

You can see examples of this on the pages of our most recent annual report. It carries the theme - *Celebrating 25 Years of Successful, Lasting Relationships*. If you get your hands on a copy, available in branch or at www.ovcb.com, you'll see prime examples of just how well we understand, we wouldn't be where we are today without loyal customers like you. As we aim to fulfill our mission of cultivating lifelong customers this report looks back to the early days of the bank and some of our longtime clients, paying tribute to their continued success and transition from one generation to the next.

While it's natural to reflect on the past when you celebrate a major milestone, what really excites us is what lies ahead. We will continue to employ our strategy of operating as a

community oriented, relationship bank through the \$1 billion asset mark and beyond. Our philosophy has propelled us to where we are today, and will guide us toward greater success in the future.

With that, we'd like to say thank you. Thank you for your patronage throughout the past 25 years. Thank you for trusting us as your bank and allowing us to be there as you achieved some of life's greatest moments. Each one of our employees has been touched by our ability to work with you.

We appreciate your support and look forward to serving you for many years to come.

MK Electric and Design, Inc.

Client Focus

MK Electric & Design has over 30 years of electrical company experience in the Central Valley. They guarantee a prompt and professional service experience to all of their commercial and residential customers.

In 1974, Mark Kirkes began his career in the electrical field. He worked for the family business, Kirkes Electric, from the bottom up before branching out with the support of his wife, Dana, and opening MK Electric and Design. In 1993, while with Kirkes Electric, Mark was fortunate to have the opportunity to expand Kirkes breadth of expertise in the electrical field. He developed and implemented a full service design team allowing his clients to design-build their projects; from concept to final product in one stop. This move created opportunity for expansion and growth of his second generation family business. The success of the design-build department earned Mark the promotion to Vice President and later President of the company.

Mark and his team approach every project with a sense of style and elegance ensuring each project exhibits a professional touch of class. Fully focused on the future and knowing that the electrical industry is rapidly changing, Mark is LEED accredited and has increased his focus on energy efficiency. Consultation on energy efficiency measure, solar application, LED lighting and other new technologies are all part of the MK Electric and Design experience.

To learn more about MK Electric and Design or to talk to them about your electrical design, installation, or service needs, call **209.667.1922** or visit them at www.mkelectricanddesign.com.



Mark and Dana Kirkes, Owners of MK Electric & Design, with Oak Valley's Dianna Bettencourt, Turlock Branch Manager, 209.633.2867

"We have never had a bank ask what they could do to help us be more successful. When we were approached by Oak Valley that's exactly what their team did. They've been interested in our business, proactive, and helpful from day one."

– Mark Kirkes, MK Electric and Design Inc.

Lending at Home

Part of fulfilling our commitment to the communities we serve is to 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!

\$14M

Dairy Loan and
Line of Credit

\$8.9M

Orchard
Purchase

\$1.4M

Equipment Loan

\$550K

Medical
Building

\$2.2M

Self-Storage
Facility

\$1.8M

Commercial
Real Estate –
Office Building

Simple Steps for Safe Mobile Banking

FDIC Consumer News



While mobile banking and payments can be convenient, FDIC Senior Policy Analyst Jeff Kopchik said consumers should always take certain precautions.

For example:

- Make sure that access to your mobile phone is protected by a personal identification number (PIN) in case the phone is lost or stolen.
- Only download mobile banking and payment apps from your bank's website or another reputable app marketplace.
- Consider installing anti-malware software on your phone.

- Monitor your transactions regularly so that you can spot and report fraud to your bank right away.
- Before using a mobile device to connect with your bank from a public area, such as a coffee shop or an airport, always check to make sure that you are connecting using your cellular service and not an unsecured public Wi-Fi network.
- Contact your bank with any questions you have before you sign up to use mobile banking or payments.

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125 North Third Avenue | Oakdale, CA 95361
866.844.7500
www.ovcb.com

