



In Touch

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Let's Go Downtown

We are pleased to announce the relocation of our Turlock Branch - from Geer Road to the core of downtown Turlock at 241 West Main Street. This new location will improve visibility, convenience and accessibility for current and future customers as well as the business community. The downtown branch will offer the same great services you already enjoy, including our full-line of personal and commercial services, a drive-up window, walk-up ATM, night deposit, and safe deposit box availability.



We anticipate completion of construction in Spring 2018 and look forward to continuing to serve the banking needs of the Turlock community from our new location.

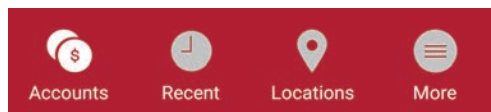
Mobile Banking: Enhancing Your Experience

We're proud to provide you with a new user experience for Mobile Banking. With this update, you'll find that the layout of menus, elements, and content mirrors your smartphone's operating system, making it easy to navigate. The new OVCB Mobile app provides an improved user interface giving you faster, easier, and simpler access to your favorite features.

What's new? Easy-to-use menus that allow you to find what you need even faster.

Tab Bar

Simply tap the Tab Bar icons to access favorite destinations within OVCB Mobile. The Tab Bar appears at the top or bottom of the page, depending on your smartphone's operating system.



Accounts: Listing of accounts and the available balances associated with them.

Recent: Quick access to most recent transaction history. Access recent activity, grouped by feature, such as bill payment, fund transfers, and checking deposits.

Locations: Quickly find Locations.

More: Additional destinations, such as information about the system, help, and system settings.

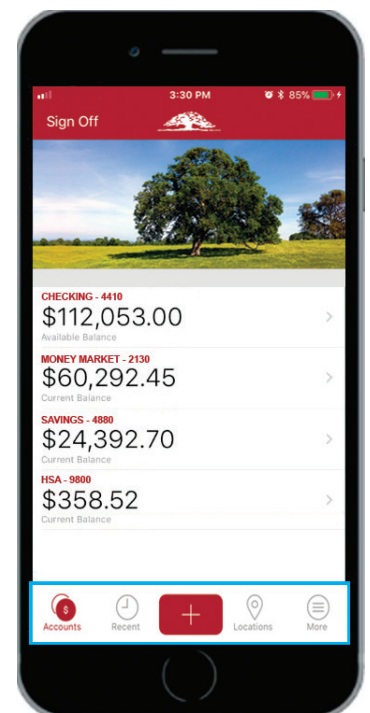
Task Menu

Launched from the Tab Bar using the Plus button, the Task Menu provides access to the tasks used to move money in or out of accounts.

Get Started Today!

Are you new to Mobile Banking or unsure if you're running the updated app? Check OVCB Mobile in your app store to install or update.

Note: The screenshots are from the iPhone application. The same buttons, icons, and menus are present in both platforms, but may be rendered differently or placed in different locations due to the mobile device's operating system.





Test Your Cybersecurity IQ

With the amount of time we spend online, it's no wonder cybersecurity is such a hot topic. How much do you know about keeping your information secure? Take our quiz to find out!

1. An example of a good password to use for logging into your online banking website is:
A. 123456789
B. Password
C. 1Banana+1Apple
D. None of the above
2. It's always safe to use your laptop, tablet, or other mobile device to access your online banking site from a coffee shop, airport, or other public place that promotes the use of its Wi-Fi network. True or False?
A. True
B. False
3. In case your tablet or smartphone is lost or stolen, which of the following precautions would NOT be a good way to restrict access to your device and the data on it?
A. Use a password to restrict access.
B. Add an "auto lock" feature that secures the device when it's left unused for a certain length of time.
C. Add a GPS tracking system to your mobile device.
D. Download an app that enables you to remotely wipe data from the device.
4. Parents and guardians should ensure that the devices their children use have the latest security updates from the software manufacturer. Which of the following equipment should have the latest security updates?
A. Computers
B. Tablets
C. Smartphones
D. Video game devices
E. All of the above

Cybersecurity IQ Answers

1. (C) Experts recommend creating "strong" user IDs and passwords using combinations of upper- and lower-case letters, numbers, and symbols that are hard to guess. Remember to change your password on a regular basis.
2. (B) False. Not all public Wi-Fi networks are up to date with anti-virus and other security precautions that could prevent cyber thieves from stealing information. For sensitive matters like online banking, consider only accessing the Internet using your own computer with a secure, trusted connection on trusted networks.
3. (C) Passwords, auto-lock, and remote-wipe features are good ways to prevent access to your device and data. Although you can add a GPS tracker to electronics to help locate and recover the device, it won't prevent access to account numbers and other important data.
4. (E) Any device that can connect to the Internet, including video games, needs to have the latest security updates installed.
5. (B) Delete the email without clicking on the link or opening the attachment, which could contain malicious software that could be used to monitor your keystrokes, learn your online banking information, and move money out of your account. Plus, just clicking on the link may be enough to download malware onto your computer.
6. (B) False. While cybercriminals can use facts such as your birthday or your place of birth to help them figure out passwords to online accounts, experts say it is OK to provide that kind of information on your social media pages, but only if you have adjusted your security settings to prevent strangers from seeing these details.
7. (B) False. Debit cards issued for business use are covered by different loss protections than those for debit cards for consumers. Business debit cards are covered by the Uniform Commercial Code (UCC), which sets many rules for businesses.

5. You receive an email offering you a free entry in a million-dollar sweepstakes if you click on a link that leads to an entry form. It's safe for you to:
A. Click on the link, but not download the attachment (the supposed entry form).
B. Delete the email without clicking on the link.
C. Do either of the above.
6. You should never include your birthday on any of your social media pages. True or False?
A. True
B. False
7. If a thief uses one of your small business's debit cards to make fraudulent purchases online, your protections against loss from cyberattacks are the same as those for your personal debit card. True or False?
A. True
B. False

Welcoming New Faces

You may have noticed some new faces have joined the Oak Valley family. We're happy to introduce Michael Stevens, Victoria Gaffney, and Jeff Hushaw. Each is joining the bank as Vice President, Commercial Loan Officer, and will be responsible for new business development and managing existing client relationships.

We are fortunate to have Michael, Victoria, and Jeff join our commercial lending team. Each has extensive commercial lending experience coupled with wide-ranging knowledge in portfolio management and community business banking. Their addition is a great asset to Oak Valley, supporting the expansion of business relationships in the Central Valley."

– Gary Stephens, SVP, Senior Lending Officer



Michael Stevens
Commercial Loan Officer
209.320.7860

Michael has twelve years of commercial banking experience. He is currently a Loan Committeemember at California Capital Financial Development Corporation and has a Bachelor of Science degree in Finance from CSU, Sacramento. Michael is based out of the Stockton Branch.



Victoria Gaffney
Commercial Loan Officer
209.343.7601

Victoria is a lifelong Modesto resident with ten years of commercial banking experience. Victoria holds an MBA from CSU, Stanislaus. She is currently a member of the Modesto Chamber of Commerce Ag Aware committee and is a Leadership Modesto graduate. Victoria is based out of the Modesto-12th & I Branch.



Jeff Hushaw
Commercial Loan Officer
209.844.7526

Jeff has 30 years of Central Valley commercial, agricultural, and agri-business lending experience. He is currently a member of the San Joaquin Business Council, received a Bachelor of Science degree in Business Administration, Finance, from CSU, Chico, and is a graduate of Pacific Coast Banking School, Class of 2004. Jeff is based out of the Oakdale Branch.



Terry Remitz, Center with
Mike Petrucelli, Commercial Loan Officer 209.249.7377 and
John Capri, Tracy Branch Manager 209.249.7378

Client Focus ~ TravIn Toys

"I'm not just a number at Oak Valley, but a real person who gets quick action on requests. From the branch to the lending staff, everyone at the bank treats us so well. We appreciate the genuine interest they take in our business and people. They understand what we do and customize solutions to meet our diverse financial needs."

– Terry Remitz, Owner

TravIn Toys, Inc. was established in June 1995 in San Jose, CA, and is now located in Tracy. They are the largest trailer dealership in the Central Valley.

TravIn Toys has over 12 acres of trailers, plus a full-service shop. They specialize in trailer sales, manufacturing, maintenance, installation, parts, and repair services. They offer the latest high-quality models which include: Air-tow Trailers, Alcom, Bri-Mar, B Wise, Cargo Mate, Carry-On Trailer, Featherlite, Frontier Aluminum Trailers, and more.

TravIn Toys takes pride in providing the utmost customer service experience, with reliable staff and knowledgeable experts on hand. To learn more, visit www.travin toys.com or call 209.833.9111.

Online Mortgage Application



Applying for a Mortgage Loan just got Easier!

Looking to purchase a home, but can't find the time to meet with a Mortgage Lender? Applying for an Oak Valley or Eastern Sierra loan is about to get easier! Soon you'll be able to apply for a Mortgage Loan, Home Equity Loan, and other consumer loans from anywhere you have internet access, using our brand new online mortgage platform!

This new web-based technology lets those interested in a mortgage loan or line of credit explore rates and products or complete an application from the comfort of home.

From the initial pre-approval on your first home purchase to refinancing your permanent residence and everything else in-between, we're here to make your mortgage process personalized, easy, and streamlined. We offer competitive rates with flexible down payment options and terms to give you the widest range of choices to meet your needs.

Visit www.ovcb.com later this Fall to check out the new mortgage platform. Questions? We're always here to help! Call us or stop by your local branch for more information.



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