



In Touch

Spring 2018 | www.ovcb.com

Small Business Loans Apply Online

The bank is excited to announce the launch of our new online small business loan application!

Need working capital now? Want to grow your business quickly? We've streamlined our loan process and expanded the credit solutions we can provide to our small business clients by partnering with Foundation®. Now you can apply for small business loans up to \$150,000 through our simple online application process, making applying for a small business loan easier than ever!

We want to maximize your options and convenience.

Our goal through this partnership is to offer you a convenient online application process and an expedited loan decision. It also allows for multiple financing options by providing you with the opportunity to submit your loan application to Oak Valley Community Bank, Foundation, or both¹.

This alliance offers:

More credit options: Term loan and line of credit options through Oak Valley Community Bank, as well as Foundation.

More choices: You may get offers from both lenders. Choose the loan that meets your needs.



Best-in-class technology: Designed to accelerate the approval & delivery of small business loans.

It's easy! Visit www.ovcb.com to start an application online - it takes as little as ten minutes to complete online.

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Lending in Your Community



Nate Benninger, Manager - Modesto 12th & I, 343.7609; Julie DeHart, Retail Banking Manager; Gary Stephens, Senior Lending Officer; Victoria Gaffney, Commercial Lender, 343.7601; Mike Garcia, Commercial Lender, 343.7607; Ron Davenport, Retail Banking Sales Manager; Teddi Lowry, Manager - Modesto Dale Road, 579.3371; Sylvia Orozco, Manager - Modesto McHenry, 579.3365

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

\$3.8M
Manufacturing Facility &
Equipment Loan/SBA 504

\$1.8M
Ag Land

\$250K
Commercial Real
Estate - Retail

\$450K
Commercial Real
Estate - Medical Office

\$2.0M
Ag Production
Line of Credit

\$2.5M
Asset-Based
Commercial Line of Credit

Call us about your next project today!

Meet Our Newest Lenders



Tom Harris
209.320.7853

Tom has over 20 years of banking experience. He is currently a member of the Greater Sacramento Economic Council, the California Trucking Association - Sacramento Chapter, and the Association of Commercial Real Estate - Sacramento Chapter. Tom enjoys soccer, golf, and traveling with his family and resides in Roseville. Tom is based out of Oak Valley's Loan Production Office in Downtown Sacramento.



Nicole Banks
209.396.7712

Nicole is a lifelong Sonora resident who has several years of agricultural and commercial banking experience. She holds a Bachelor's Degree in Agricultural Studies with a concentration in Ag Business and Economics from California State University, Stanislaus. Nicole is currently on the board of TuCARE, Stanislaus-Tuolumne Young Farmers and Ranchers, and Oakdale Chamber of Commerce Ag Committee. She is also the Secretary for Calaveras-Tuolumne Cattlewomen. She enjoys outdoor activities and traveling and is based out of the East Sonora Branch.

Beware of Scams Targeting Taxpayers

With the 2017 tax season upon us, fraudsters have already begun targeting taxpayers and businesses. The IRS has warned both to be suspicious of any communication or request that seems out of the ordinary. Specific scams include fraudulent phone calls, email phishing, and attempts to steal W-2 information. Taxpayers can take steps to avoid fraud.

How to Protect Yourself

Be suspicious of emails, phone calls, or texts from the IRS. The IRS doesn't initiate contact with taxpayers by phone, email, or text message. If you receive an unsolicited email claiming to be from the IRS, you can report it to phishing@irs.gov.

Warning Signs That It's a Scam

- The IRS will generally first send a letter if a taxpayer owes taxes.
- The IRS will never demand an immediate payment through gift card or wire transfer.
- The IRS will never threaten arrest or deportation.

Don't Trust Emails Asking for Information

Criminals often pose as someone a taxpayer trusts, such as an organization or tax preparer, and ask for personal information, money, and passwords. A best practice is to always call the sender before sending any personal information.

Don't Click on the Link

Be suspicious of emails from unknown senders or emails that look familiar but just don't seem right. Fraudsters may send emails asking recipients to open attachments or click on links that redirect to a fake website in hopes of stealing sensitive information. Never click on a link or open an attachment in an email sent from a suspicious account. If there are any doubts as to the legitimacy of the link or sender, go directly to the website instead. A good practice is to hover over a link to view a pop-up of the actual URL and make sure it's legitimate.

Monitor Your Tax Record

The IRS has a new online tool that allows you to monitor your tax account. You do have to register and pass the very stringent validation. Once you're authenticated, there are two benefits:

- See if someone has filed a fraudulent return using your information.
- Obtain transcripts to see if the IRS believes you owe any tax.

IRS Identity Theft Affidavit

If your identity has been stolen, through breaches at Equifax, Yahoo, or other merchants, your risk of tax identity theft increases. You may want to file an Identity Theft Affidavit, Federal Form 14039, which increases the security of your account with the IRS.

Excerpt adapted from Moss Adams online article "Beware of Scams Targeting Taxpayers as the 2017 Tax Season Gets Underway," published February 18, 2018.



Fun Sport Bikes Client Spotlight

Fun Sport Bikes is a top-notch bike shop that recently relocated to an expanded space located at 1533 E. Briggsmore Avenue in Modesto. They offer a variety of bike inventory, bike trade-ins for store credit (2000 models or later), as well as a repair shop staffed with the best mechanics.

Brothers Steve and Richard Burton, along with business partner Brian Zahra, are the local business owners behind Fun Sport Bikes and (sister shop) World of Wheels. Construction of the new Fun Sport location was financed by Oak Valley Community Bank, and with nearly 12,000 square feet of space, there is plenty of room to show-off a vast array of bikes from a variety of biking styles. Fun Sport also carries biking accessories, parts, and apparel. They are even stocking a select inventory of electric bikes at the new store!

FSB aims to promote a higher level of fitness among cyclists by organizing group rides and other activities in the Central Valley and Northern California. They host a number of rides throughout the week, ranging in skill level from beginner to advanced, so there is something available for everyone.

To find out more about Fun Sport Bikes, call 209.523.2700, stop by, or visit www.funsportbikes.com.



Mike Garcia, Commercial Loans, 343.7607; Fun Sport Bikes Owners Brian Zahra, Richard Burton and Steve Burton; Teddi Lowry, Manager - Modesto Dale, 579.3371; Chris Courtney, OVCB President & CEO

“We’ve been with Oak Valley for many years now. The personal service and attention we receive is first-class. They have been a trusted advisor and advocate for us and really treat us right.”

– Fun Sport Bikes, Modesto

Small Business Loans

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It’s secure! Personal and business information is encrypted so you can rest assured that any information you share is highly secure.

It’s Fast! Funding can be provided in as little as one or two business days, so you get the money when you need it. Options include term loans (up to \$150,000) and lines of credit (up to \$150,000) with no pre-payment penalties and terms up to 5 years. Loans made through the online channel powered by Fundation are fully-amortizing - meaning each monthly payment will include principal and interest.

We’re here to help! For questions about other loan amounts and terms, call or visit the branch nearest you. If you prefer to drop by the bank, we can also guide you through the application.



1 All loans are subject to approval



Moving On Up

The relocation of our **East Sonora Branch** is complete! We’ve moved from 14580 Mono Way to just up the road at **14890 Mono Way**.

This new location provides ample parking, convenience, and accessibility for current and future customers, as well as the surrounding business communities.

The branch offers the same great services you already enjoy, including our full-line of personal and commercial services, a walk-up ATM, night deposit, and safe deposit box availability. We are excited to continue to serve the banking needs of Sonora and the neighboring foothill towns.

Award of Excellence



Oak Valley Bancorp Receives Raymond James Community Bankers Cup Award

Oak Valley Community Bank's parent company Oak Valley Bancorp was recently recognized by Raymond James Equity Research for being in the top 10% of community banks based on six profitability, efficiency, and balance sheet metrics. Oak Valley Bancorp ranked nineteenth out of 272 community banks nationwide.

The pool of banks considered includes all exchange-traded domestic banks, excluding mutual holding companies and potential acquisition targets, with assets between \$500 million and \$10 billion as of December 31, 2017.

Superior financial performance

The top 10% demonstrated superior performance on a relative basis based on the following measurements of financial performance and stability:

- Nonperforming assets to loans and real estate owned
- Five-year average core deposit percentage
- Net interest margin
- Efficiency ratio
- Return on average assets
- Return on average tangible common equity



"It's an honor to be included in this prestigious, top-tier, designation of community banks," stated Chris Courtney, President and CEO. "We are proud of our financial performance and consistency in building long-term shareholder value. Our success is rooted in our unwavering commitment to providing clients with tailored financial solutions and strategic advice, coupled with our signature first-class service. It's through this commitment we deliver superior value to our clients, shareholders, and the communities that we serve."

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

