



In Touch

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\$1 Billion Strong & Growing

Although 2016 is in the books, I'd like to reflect on some of our achievements. Last year marked our 25th anniversary and with the support of our loyal customers and hard-working team we:

- Completed the Mother Lode Bank acquisition and successfully integrated Mother Lode products, services and systems with Oak Valley's systems.
- Produced over \$200 million in new loan volume, resulting in net loan growth in excess of \$70 million for the year.
- Grew deposits by \$99 million, resulting in total deposits at year-end in excess of \$900 million.
- Reached the milestone of \$1 billion in assets.

We are extremely grateful to our customers for their patronage throughout the years. We firmly understand our success is the direct result of our ability to serve local people, families, and businesses with a unique style of service that they value and appreciate. As the economy in our part of the Central Valley and Sierra Nevada continues to strengthen, we are confident that with our clients, we will too.

In 2017, we'll build on the momentum we see in the communities we serve. Whether it's the promising prospects of many of our Central Valley communities as they celebrate more frequent wins in terms of attracting new employers and businesses to our area, or the renewed sense of optimism from a wet winter and solid Sierra snowpack that has lifted spirits throughout our region; we are excited about the year ahead.

We will keep a watchful eye out for expansion opportunities within our footprint. We'll continue to search for talented,



community-oriented professionals with an interest in providing their clients a true relationship-based banking experience. We'll strive to supplement our 'personal-touch banking' style with today's technology-driven banking tools and conveniences. As we grow, we'll remain vigilant in our commitment to ensuring the service quality our customers have come to know and deserve remains at a premier level - which is nearly impossible for our competition to replicate.

Sincerely,

Christopher M. Courtney, President & CEO

Beware of Phishing Scams ~ Don't Take the Bait

Identity thieves like to go "phishing" (pronounced "fishing") on the Internet for consumers' personal financial information using fake emails and websites to trick people into providing social security numbers, bank account numbers and other valuable details.

Typically, the most common phishing emails pretend to be from a bank, a retail store, or government agency to lure you into divulging personal financial information, and often use a variety of tricks to make the email look legitimate. They might include a graphic copied from a bank's website or a link that looks like it goes to a bank's site, but actually leads to a fake site.

Also beware of "pharming." In this version of online identity theft, a hacker hijacks Internet traffic so when you type in the address of a legitimate website you're taken to a fake site. If you enter personal information at the phony site, it is harvested and used to commit fraud or sold to other identity thieves.

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Client Focus ~ Pinnacle Health Center



Dr. Priti Modi (center)
with Oak Valley's Sylvia Orozco,
McHenry Branch Manager, 209.579.3365
and Katy Jackson, ACSM, 209.579.3364

Dr. Priti Modi started her private practice of Internal Medicine in 1995. She later moved her practice in 2008, and in 2014, she started her own clinic doing business as Pinnacle Health Center.

For the past 22 years, Dr. Modi has provided medical care to patients by performing a thorough assessment of both their physical and mental conditions. She is now a full-time physician and board certified in Internal Medicine. Her focus is on Women's Health, Diabetes, Osteoporosis, and Geriatrics. Dr. Modi is a graduate of UC Davis School of Medicine, Diplomat of the American Board of Internal Medicine, Fellow of American College of Physicians, Master of American Board of Diabetes, and Fellow of American Board of Geriatrics.

Pinnacle Health Center is located at 1608 Tully Road in Modesto. For more information visit www.pritimodimd.com or call the office at 209.409.8589.

"I choose Oak Valley Community Bank because of the exceptional personal service they provide. Their fantastic team is smart, thoughtful, and willing to go the extra mile to ensure our needs are met while offering solutions for my growing practice."

– Dr. Priti Modi, Pinnacle Health Center

Beware of Phishing Scams

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Here are some tips to avoid becoming a victim of a phishing or pharming scam.

Be suspicious if someone contacts you unexpectedly online and asks for your personal information. It doesn't matter how legitimate the email or website may look. Only open emails that look like they are from people or organizations you know, and even then, be cautious if they look questionable.

For example, scam artists may hack into someone's email account and send out fake emails to friends and relatives, perhaps claiming that the real account owner is stranded abroad and might need your credit card information to return home.

Be especially wary of emails or websites that have typos or other obvious mistakes. "Because some requests come from people who primarily speak another language, they often contain poor grammar or spelling," said Amber Holmes, a financial crimes information specialist with the FDIC.

Remember that no financial institution will email you and ask you to put sensitive information such as account numbers and PINs in your response. In fact, most institutions publicize that they will never ask for customer personal information over the phone or in an email because they already have it.

Assume that a request for information from a bank where you've never opened an account is probably a scam. Don't follow the link or enter your personal information.

Verify the validity of a suspicious-looking email or a pop-up box before providing personal information. Criminals can create emails stating that "you're a fraud victim" or a pop-up box with another urgent-sounding message to trick people into providing information or installing malware (malicious software). If you want to check something out, independently contact the supposed source using an email address or phone number you know is valid.

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866.844.7500

24/7
Debit Card Support



Introducing Nate Benninger



Nate Benninger
VP Branch Manager
Modesto 12th & I
209.343.7609

Building the Home of Your Dreams?

We pride ourselves on helping customers achieve their financial goals. If your plans include new construction on a custom home, let us guide you through the residential construction loan process. We'll advise you every step of the way, simplifying the process with personalized service and attention. Whether you are building your primary residence or a second home, we offer a variety of loan programs with competitive rates and terms to match your financial needs.

Construction Loans

- Up to 75% financing
- Competitive rates and programs
- Construction period up to 1 year
- Flexible disbursement schedule
- Interest-only payments until completion of construction phase
- Local decision-making and loan servicing
- Knowledgeable lenders
- Responsive, personalized service

We're excited to introduce Nate Benninger, Vice President, Branch Manager of the 12th & I Branch in Modesto. Nate joined Oak Valley in October 2016.

Nate has 12 years of banking experience and is responsible for managing branch operations and driving business development in the Modesto area. He is currently a member of Modesto Chamber of Commerce, Leadership Modesto, AgSafe Community Advisory Board, and serves on the Board of Directors for Inter-Faith Ministries.

Nate is an avid runner, enjoys watching his children play sports and attending community events. He resides in Modesto with his wife and three children.

"We are excited to have Nate on our team," stated Ron Davenport, Sales Manager. "His banking experience and impressive background in sales and service are a great benefit to his role in the Modesto community."

Lending at Home

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

\$5.0M

Line of credit for
pet food production

\$3.5M

Loan to acquire a
branded gas station
& convenience store

\$2.2M

SBA 504 construction
& permanent loan
for local retail store

\$1.7M

Improvement loan
for branded
auto dealership

\$500,000

Ag production loan
for trees

Positive Pay



Fight Against Check Fraud

Each year, check and electronic fraud losses total in the billions nationwide, and unfortunately, fraud activity continues to rise. The good news is you can increase your company's account security and fight fraud by enrolling in our check review service, Positive Pay. Positive Pay is an anti-fraud system that enables us to work together to detect check fraud. It is one of the most effective methods available to protect your business against the financial loss associated with check fraud.

With Positive Pay, your business can detect unusual or unauthorized activity by reviewing items to determine any irregularities. Positive Pay won't allow items to be cashed on your account without first reconfirming your permission.

Here's How Positive Pay Works:

1. You report the checks you issue to the bank.
2. We compare the check number, issue date, check amount, and payee name on each check presented for payment with your check issue data.

3. We then supply you with an "exception" report of any paid checks that don't match your data.
4. You submit your decision to pay or return any exceptions. It's that easy!

Positive Pay improves control over your account and gives you the tools to prevent check fraud, before it happens! For more information about our services, contact your nearest branch.

See Cash Management Fee Schedule for related fees.



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