



In Touch

Spring/Summer 2020 | www.ovcb.com

THE “FAMILY TIES” THAT BIND

From original airings, reruns, Netflix, or Hulu, many of you may remember a popular 80's sitcom called *Family Ties*. It featured the Keaton family; two ex-hippie parents, raising a conservative son, somewhat ditzy fashion-crazed daughter, and studious younger daughter. Each week (that's how we used to watch shows) conflict would arise between or involving family members and comedy ensued as they tackled challenges together. Whatever the situation, you knew the Keaton family would work it out and become even stronger by the end of each episode.

In recent months, we've been living through a global pandemic which has threatened the health of millions and throttled economies worldwide. While the medical and scientific communities deal with the treatment and cure of COVID-19, those of us in the banking community have been fighting to maintain and restore economic health for families and business in the communities we serve.

As I write this, I am overcome with pride at the amazing way our team has stepped up despite the adversity and intense pressure of the situation. Employees from throughout the bank worked diligently, even clocking night, weekend, and holiday hours to process and ensure approval of as many SBA loans as possible.

- In less than 6 weeks, our team has processed over 1,278 PPP loans, totaling more than \$220 million.
- We have enabled 30% of our employees to work from home during the crisis.
- Our in-house Customer Service Center has fielded a 60% increase in inbound calls compared to last year.
- While many banks have cut hours drastically, we have kept ours virtually unchanged; and, coupled with social-distancing practices, are working to keep customers safe by not requiring them to bank during a shorter daily window.
- New Business Checking Account openings are up over 200%.
- Business Online Banking enrollments have increased 134% compared to last year.

Our teams have made customer service *Job One* and we've done so with the utmost integrity. To accomplish this, we have seen teamwork at every level, and, at levels never seen before. The CARES act included loan programs that are absolute lifelines for small businesses and the impact we are having on our local economy by expediting the funding of those loans is tremendous.

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“Under pressure and in the face of adversity, the solidarity we are seeing from our employees and clients is incredibly reassuring. You can already see we will come out of this stronger and more unified than ever.”

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It's hard to express the magnitude of gratitude we have for our team for banding together and supporting each other, our customers, and our communities. Please join us in offering them the sincerest of thanks for all they have done in this regard.

While the closing credits on this show aren't quite rolling and we may still have an uncertain road ahead; when the show is over, I'm confident that our family of Oak Valley and Eastern Sierra employees and clients will be stronger and flourish together.



Sincerely,

Christopher M. Courtney
President & CEO

AVOID CORONAVIRUS SCAMS

Stay vigilant with these 10 tips to protect yourself and your finances.

- **Watch out for phishing scams.** Phishing scams use fraudulent emails, texts, phone calls and websites to trick users into disclosing private account or login information. Do not click on links or open any attachments or pop-up screens from sources you are not familiar with, and NEVER give out your password, account number or PIN to anyone.
- **Ignore offers for a COVID-19 vaccine, cure or treatment.** If there is a medical breakthrough, it wouldn't be reported through unsolicited emails or online ads.
- **Rely on official sources for the most up-to-date information on COVID-19.** Visit the Centers for Disease Control and Prevention, World Health Organization and your state's health department websites to keep track of the latest developments.
- **Remember that the safest place for your money is in the bank**—it's physically secure and it's federally insured. When you deposit your money at a bank, you get the comfort of knowing that your funds are secure and insured by the government. You don't have the same level of protection when your money is outside the banking system.
- **Do some research before making a donation.** Be wary of any business, charity or individual requesting COVID-19-related payments or donations in cash, by wire transfer, gift card or through the mail.
- **Keep your computers and mobile devices up to date.** Having the latest security software, web browser, and operating system are the best defenses against viruses, malware and other online threats. Turn on automatic updates so you receive the newest fixes as they become available.
- **Recognize and avoid bogus website links.** Cybercriminals embed malicious links to download malware onto



devices or route users to bogus websites. Hover over suspicious links to view the actual URL that you are being routed to. Fraudulent links are often disguised by simple changes in the URL. For example: www.ABC-Bank.com vs ABC_Bank.com.

- **Change your security settings to enable multi-factor authentication** for accounts that support it. Multi-factor authentication—or MFA—is a second step to verify who you are, like a text with a code.
- Before you make any investments, **remember that there is a high**

potential for fraud right now. You should be wary of any company claiming the ability to prevent, detect or cure coronavirus. For more information, visit the U.S. Securities and Exchange Commission website.

- **Help others by reporting coronavirus scams.** Visit the FBI's Internet Crime Complaint Center at www.ic3.gov to report suspected or confirmed scams. You can also stay up-to-date on the latest scams by visiting the FTC's coronavirus page at ftc.gov/coronavirus.

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COMMON SCAMS

- **Stimulus check or economic relief scams.** The government will NOT ask for a fee to receive the funds, nor for your personal or account information.
- **Charity scams.** Fraudsters seek donations for illegitimate or non-existent organizations.
- **Delivery of malware** through “virus-tracking apps” or sensationalized news reports.
- **Provider scams.** Scammers impersonate doctors and hospital staff and contact victim claiming to have treated a relative for COVID-19 and demand payment for treatment.
- **Bank/FDIC scams:** Scammers impersonate FDIC or bank employees and falsely claim that banks are limiting access to deposits or that there are security issues with bank deposits.
- **Investment scams** often styled as “research reports,” claiming that products or services of publicly traded companies can prevent, detect, or cure COVID-19.

CLIENT SPOTLIGHT

D.A. Wood Construction

D.A. Wood Construction, Inc. was founded in December of 1999 by Danny A. Wood, Jr. and specialized in underground pipeline construction, including storm, sewer, water and fire, as well as service and repair.

The company began with one truck, one backhoe, and Danny, Jr. as the operator. In 2000, Dan Wood, Sr. joined the team and the company's strong foundation was formed. Today, D.A. Wood Construction, Inc. is run based on the same systematic approach and management philosophy that was established 21 years ago.

D.A. Wood is committed to providing clients with quality services with an emphasis on safety, integrity, reliability and customer focus. Their highly trained professional team has 27 years of experience in the underground industry. D.A. Wood has earned a reputation as a leader in the underground industry by providing customers with the service, quality and professionalism they deserve.

To contact D.A. Wood, call 209.491.4970 or visit their website at www.dawoodinc.com.



Danny Wood, D.A. Wood Construction Inc., with Elisa Luna, Branch Manager - Oakdale, 209.343.7632 and Jeff Hushaw, Commercial Loan Officer, 209.844.7544

"We've been with Oak Valley for nearly 10 years. When we decided to relocate and build our new facility, we knew we wanted to work with a lender we could trust, who understood our company and line of business. The Oak Valley team hit the mark on all counts and they provided a competitive financing solution that was custom-tailored to meet our needs."

*- Danny Wood, owner,
D.A. Wood Construction Inc.*

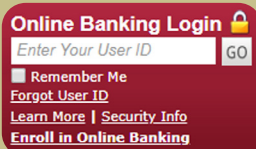
AT YOUR FINGERTIPS – ANYTIME ACCESS

As a community bank, we strive to support the communities we serve and our actions are always guided by a commitment to our customers and the excellence of our people who serve you.

We are dedicated to the health and safety of our customers and employees. While we're known for offering a first-class service experience in our branches, rest assured, if you're interested in limiting personal interactions or accessing your accounts remotely, we have the technology you need to put that power in your hands.

Take Advantage of Online Banking

You can access your account balance(s), reorder checks, pay bills, transfer money between accounts, and access bank statements. Never signed up for online banking? It's easy! Visit www.ovcb.com to get started today.



Set Account Alerts

Set and get alerts via email or text to track your bank account activity to help you stay in control of your finances, keep your account safe and avoid overdrafts. It's fast, easy and - best of all - it's FREE.

Download Mobile Banking

Our mobile app, OVCB Mobile, brings all the convenience of online banking to your phone or tablet. Added bonus: you can deposit checks to your account by snapping photos with your smartphone. OVCB Mobile is available in the App Store and Play Store.



Need Cash?

Use your OVCB/ESCB debit card at any ATM in the U.S. We never charge our customers for using a non-OVCB ATM and we rebate ATM fees charged by other institutions on Oak Tree Checking (3/mo.) and Premier Checking (5/mo.) accounts.

Business Customer?

Offer your customers other ways to pay with Merchant Services. Your business can quickly and easily accept credit card payments, convert traditional checks to electronic checks, and even verify that the funds are available prior to accepting the payment.

Deposit Checks From Your Desk with Remote Deposit Capture

Too many checks to upload through Mobile Deposit? Ask us about Remote Deposit Capture (RDC) for your business. RDC can be a useful tool to save time and money as your deposited funds are available sooner and by eliminating a trip to the bank from your daily to-do list.



Need Something Else?

As always, your banking team is just a phone call away.

WELCOME ABOARD



Please join us in welcoming the newest members of our business development and client relationship management team to the bank.



Matt Morgado

VP Commercial
Loan Officer
916.260.5817

Matt brings 25 years of commercial and agricultural banking experience and will focus on business development and relationship management in the greater Sacramento area. He received his Bachelor of Science Degree in Management from the University of Phoenix and a Master's Degree in Finance from Colorado State University. He is currently a member of the John Adams Academy Foundation and a former Foster Family Service board member. Matt is based out of the Sacramento - Capitol Mall Office.



Rafael Martinez

AVP Commercial
Loan Officer
209.633.2859

Rafael has 10 years of banking experience and is responsible for commercial and agricultural lending in Turlock and other adjacent cities. He is currently a board member for the Education Foundation of Stanislaus County, a member of Turlock Young Professionals and Knights of Columbus. Rafael received his Bachelor of Science Degree in Business Administration with a dual concentration in Finance and International Business from CSU Stanislaus in Turlock. He is based out of the Turlock Office.



**Gregory Hoekman,
CFP®**

OVI Investment
Representative
209.758.8005

Greg has 10 years of banking experience. As a financial advisor for Oak Valley Investments, Greg will assist clients in setting up and maintaining mutual funds, insurance, stocks, college funding and savings plans, bonds, and fixed and variable annuities. He is currently a member of the Estate Planning Council of Stanislaus County. Greg earned a Bachelor's Degree from Azusa Pacific University and a Master of Science in Personal Financial Planning from the College for Financial Planning. He is based out of the Modesto-Dale Road Office.

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