

In Touch

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Elevating Our Expansion Effort



As many Sonora area residents and visitors have seen, the progression of our sixteenth location is in full swing! We're now four months into the construction project and things are really starting to take shape.

The new branch is located at 85 Mono Way in downtown Sonora near the intersection of Mono and Restano Way. It will offer a full line of personal and commercial banking services, a drive-up window, walk-up ATM, night deposit service, and safe deposit box availability. Located in the Grocery Outlet shopping center, the branch will have ample parking and is accessible from all three surrounding streets. Hours will be Monday through Thursday from 9:00 AM to 5:00 PM, and Friday from 9:00 AM to 6:00 PM. The branch is slated to open in December 2015.

"We are excited to bring a second location to Sonora. We have talked about opening another branch here for many years, but finally felt the growth of our Indian Rock branch coupled with our desire to get into the downtown core and better serve that community of businesses made the timing right," said Chris Courtney, President and CEO. "Sonora is the bellwether for this side of the Sierra. It's a strong market with a great sense of community and it has a stability and resilience which gives us the utmost confidence that it can support a second location for years to come."

"It seems fitting that the town that became home to our second branch in 1996 is now, almost twenty years later,

becoming only the second town in which we've opened two or more locations," Courtney concluded.

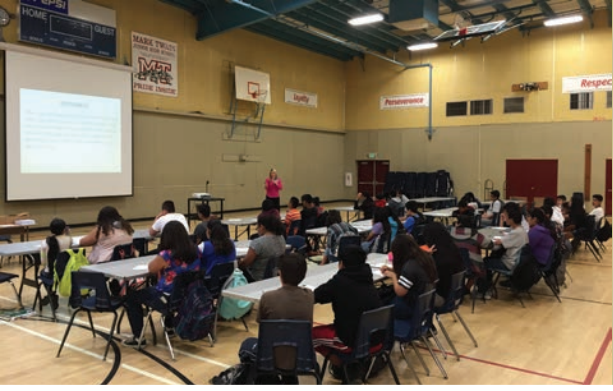
Oak Valley's business banking and commercial lending efforts are led by an experienced trio of Tuolumne County banking professionals. Branch Manager, Lyn Wilson, currently manages the Indian Rock branch office and will also oversee the downtown location when it opens. Business Development Officer, Barbara Ducey, directs new customer outreach and acquisition efforts. Commercial Loan Officer, Mark Steichen, manages Oak Valley's commercial lending portfolio and serves the credit needs of the local business community. Each has at least twenty-five years of experience in their respective areas.

For more information, stop by our Indian Rock branch at 14580 Mono Way, call 209.532.7100 or visit www.ovcb.com.

Cash Management Solutions

The ability to analyze the cash position of your business and act on that information is essential to the success of your company. Our Cash Management Banker¹ services are designed to help you accelerate the collection of receivables, manage disbursement and payroll, invest excess cash, and achieve complete control over your business finances.

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Financial Literacy Program in Your Neighborhood

OVCB University of Finance

Mark Twain Middle School

Oak Valley employees once again teamed up with Mark Twain Middle School to present the FDICs MoneySmart Program. This marked the seventh year the Bank has been invited to provide Mark Twain students with financial literacy, focusing on basic financial education and money management skills.

The program is based on the FDICs MoneySmart Program and utilizes real life examples to make learning fun.



Oak Valley Community Bank, in collaboration with Everfi, continues to bring forth an innovative platform to provide students financial education to prepare them for success in the real world.

Oak Valley originally launched their University of Finance program through the Everfi platform at Patters and Ripon High Schools and is excited to have added Escalon and Oakdale High Schools. The goal is to provide teachers and students the new digital platform at no cost. The platform uses the latest technology, video, animation, and social networking. A total of 1,049 students have been reached within the four active schools, and 7,123 modules have been completed year-to-date.

The Bank's next step in financial education is to launch a new tool called Everfi @Work. The @Work platform provides a similar web-based environment to reach out to non-profit organizations and community groups to help serve their adult clientele who may be in need of financial training and education. Oak Valley believes the @Work platform can be a valuable addition to the programs offered by many non-profits to help them continue to strengthen families and improve quality of life in the communities we call home.

Like University of Finance, users will have access to multiple @Work modules that will help them gain knowledge on how to manage their finances and make good

financial decisions. Modules that will be accessible are Savings and Investments, Mortgage Payments and Credit Cards, Overdraft Protection, Credit Scores and Reports, Insurance and Taxes, Identity Protection, and Financing Higher Education.

Everfi is a leading education-technology company, which is focused on teaching, assessing and certifying students to prepare to make sound financial decisions that will have a long-term impact on their lives. The upcoming school year is the fourth consecutive in which Oak Valley and EverFi have partnered on this project.



Introducing Teddi Lowry

We're pleased to introduce Teddi Lowry, Vice President Business Development Officer, based out of the Modesto-McHenry Branch. Teddi works with Sylvia Orozco, McHenry Branch Manager, on driving business development and growth in the Modesto area.

Teddi has been in banking over 34 years and has strong ties in the community. She is a member of SEAPASafe Banking and a former Learning Quest-Stanislaus Literacy Center Board Member. She enjoys reading, golfing, and spending time with her grandkids. Teddi resides in Modesto with her husband, Robert.

"Teddi is a great addition to the McHenry team," stated Wendy Burth, EVP Retail Banking Group. Her experience and knowledge will be vital in the continued growth of the Bank."



Teddi Lowry
209.579.3371

Center For Human Services

Client Focus

Center for Human Services (CHS) began in 1970 as a safe haven for youth in the community. It was originally known as Head Rest, a non-profit organization that employed one paid staff member and nine volunteers. Today, CHS has grown to 200 paid staff members and over 100 volunteers in several locations throughout Stanislaus County, assisting with tens of thousands of people that drop in every year. They carry out their mission by serving the underprivileged youth, individuals and families in the Central Valley with six core programs, including family resource centers, substance abuse treatment, services for mental health, school, shelters, and youth.

CHS is primarily funded through different businesses within the Central Valley who partner with them to support their prevention, intervention, treatment, counseling, and shelter services. They also hold several events throughout the year to raise funds for their programs. The CHS philosophy is that all people can grow and change with the proper support and structure, which conveys the reasoning that the Center for Human Services has become an essential aid to the local community.

The administrative office for CHS recently relocated from McHenry Village to their new main office located at 2000 W. Briggsmore Avenue in Modesto. For more information about their programs and services, contact 209.526.1476 or visit CHS online at www.centerforhumanservices.org.



Center for Human Services, Executive Director, Cindy Duenas (center) flanked by Oak Valley's Mike Garcia, Commercial Loan Officer, 209.343.7607, Lupe Rodriguez, 12th & I Branch Manager, 209.343.7609, and four members of the CHS Senior Management team.

Partnering with such a strong community supporter helps us ensure the majority of our operating budget is employed in service to our community. ***Oak Valley understands our needs as a local nonprofit.*** They are responsive and committed to our work." - Cindy Duenas, Center for Human Services

Lending at Home

A major part of fulfilling our commitment to the communities we serve is to direct our 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.

For more information about financing your next purchase or project, visit www.ovcb.com Or, give us a call at 866.844.7500 and ask to be connected to the Branch Manager or Commercial Loan Officer in your area. We look forward to talking with you.

Below is a sample of a few projects we've recently financed for clients:

RE/Construction Loan - Government Building	\$8.4 million
Church Refinance	\$2.4 million
Non-Profit Organization Expansion	\$2.1 million
Dairy Real Estate Loan and Feed Line	\$2.0 million
Trucking Co. Fleet Purchase & Credit Line	\$1.8 million
Operating Line of Credit	\$600 thousand

Cash Management Solutions

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We take the success of your business personally. It's why our Cash Management team takes time to learn about and understand your business, requirements, challenges and goals. We listen, evaluate, and work with you to determine the best combination of cash management services needed to manage your business. You'll have online access to information reporting and transaction generation capability. Your company will be linked to its accounts from the comfort and convenience of your office, helping you manage your finances so you can concentrate on what you do best - running and growing your business.

The following modules are currently available via eBanker:

- ACH Origination: quickly & easily initiate ACH transfers.
- Balance Reporting: research cleared items, verify balances, and print reports.
- Electronic Stop Payments: hassle-free stop payment order generation.
- Export Data: download account history and review bank statements electronically.
- Outgoing Wire Transfers: initiate outgoing wire transfers.
- Positive Pay: detect potential fraud on your accounts by reviewing items posting and affirming which checks/items should be paid.

- Tax Payment Module: electronically make tax payments directly to the state or IRS.

Cash Management eBanker is ideal for any business that would like remote access to their accounts 24/7, and is a must for any business owner who makes vital cash management decisions and wants to maintain optimal control over the company's accounts.

Additional cash management solutions are available, such as Remote Deposit Capture, which allows you to scan and send checks electronically to make deposits without making a trip to the bank.

Ready to do more for your business? Speak with your Relationship Manager or contact our Cash Management Consultant, Sarah Williams, for some insightful ideas that will ensure your money works as hard as you do for your business.



Sarah Williams
209.320.7852

¹ Monthly service charge and transaction fees may apply. Fees associated with eBanker and related modules can be offset with your earnings credit through Account Analysis. See Account Analysis/Cash Management Fee Schedule for details.

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