



In Touch

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Balancing the Perfect Blend

First-class personal service when you want it, anytime access when you need it.

While bigger banks are begging their customers to *self-serve* whenever possible, we shudder at the thought of not seeing and interacting with our customers on a weekly, or even daily basis. At the same time, we understand convenience is often king in the on-the-go world in which we live.

To ensure we're offering the best of both worlds, we always think *service first*, but are committed to investing in technology that makes banking easier and more accessible. For example, you've recently seen us make enhancements to our online banking and bill pay platforms, debit-card security and fraud monitoring systems, and our online loan applications. Now, our ATM network is about to get a facelift, with a majority our ATMs slated for replacement in the months ahead.

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Lending at Home



Tom Harris, Commercial Loans, Bev Hoeft, Business Development, Sarah Williams, Treasury Management, Michael Stevens, Commercial Loans, Cathy Ghan, Commercial Real Estate, Suzi Lewis, Branch Manager - Sacramento, Hamit Utush, Commercial Real Estate

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.

\$1.9M

Manufacturing Facility -
Line of Credit

\$500K

Food Industry -
Revolving Line

\$7.5 M

Ag Production & Distribution -
Real Estate & Line of Credit

\$8.0M

Commercial Real Estate -
Government

\$250K

Non-Profit Organization -
Real Estate

\$4.2M

Commercial Real Estate -
Office

Call us about your next project today!

Treasury Management Solutions

Understanding and managing cash flow is critical to any company's success. With eBanker for Treasury Management¹ you can access tools designed to help you accelerate collections, manage disbursements (including payroll), invest cash reserves, and take control of your business finances.

As your business partner, we want you to succeed as much as you do, which is why our Treasury Management team is eager to learn about your business; and its requirements, challenges, and goals. We'll work with you to choose the best combination of Treasury Management Solutions to maximize your cash efficiency.

You'll have online access and a link to your accounts directly from your office. eBanker modules include:

- **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.
- **Remote Deposit Capture** - scan and send checks electronically to make deposits without making a trip to the bank.

- **Positive Pay** - detect potential fraud on your accounts by reviewing and confirming which checks/items should be paid prior to posting.
- **Tax Payment Module** - electronically make tax payments directly to the state or IRS.
- **eBanker** is beneficial for many mid-sized and growing business clients that need remote access to their accounts 24/7 - it's nearly a necessity for any business owner who makes vital cash management decisions and wants to optimize the earning power of the company's cash balances.



Sarah Williams
209.320.7852

If you would like to learn more about how Treasury Management solutions may benefit your company, talk to your relationship manager or reach out to our experienced Treasury Management Specialist, **Sarah Williams**, for insightful ideas that can ensure your money works almost as hard as you do.

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

Community Corner Habitat of Tuolumne County - Women Build

Habitat for Humanity is an international non-profit housing organization which seeks to provide affordable housing through volunteerism and donations to create a world where everyone has a decent place to live.



For the third time, a team of ladies from Oak Valley Community Bank joined forces and volunteered at the Habitat for Humanity of Tuolumne County - Women Build. OVCB's *Strong Roots & Strong Homes* team raised over \$5,000 and took first place out of the all the teams on the Tuolumne County build. Together, the ladies of OVCB and other community teams worked on designated building sites to assist in the construction of homes - one nail at a time. This year the OVCB team worked on the exterior; cutting, nailing, and trimming-out a portion of the home.

Women Build is a female-focused Habitat for Humanity event that brings women and others together for an exciting experience giving back to the community. Women Build challenges women to actively address the problem of standard housing and to be part of the solution. Through Women Build events, women from all walks of life are working together constructing affordable Habitat for Humanity homes for local families.

To learn how you can be a part of Women Build, visit: www.habitattuolumne.org.

Client Spotlight - GreenWorks Commercial Janitorial

If you're searching for commercial janitorial services, you've found a great place. GreenWorks Commercial Janitorial Services, Inc. is a woman-owned and veteran-owned business, fully licensed and insured to provide janitorial services to any type of commercial facility, *no matter how big or small!*

GreenWorks is locally owned and operated by **Paul and Jeannie Campbell**. Paul served in the United States Air Force for 24 years, retiring in 2007. Jeannie, like most military wives, served right along with Paul and together they raised three daughters. Their military experience and family values are clearly seen in their confident and skilled team of professionals led by General Manager, **Kimberly Dias**. The company has over 25 years of expertise, overseeing the janitorial services of hundreds of facilities in Stanislaus County for a wide-range of industries including medical, commercial, professional, and industrial buildings.

GreenWorks strives to treat your business as they would their own, providing your organization with the highest level of service and support to exceed your expectations with a personal touch. As a local company, they have the flexibility to offer competitive and affordable pricing, as well as full control over products and supplies, enabling them to shop local and keep their purchasing dollars here.

Paul, Jeannie, and their team look forward to providing the business community in the Central Valley and surrounding areas with excellent personalized and attentive ongoing service.

If you would like to reach Greenworks to discuss any of your cleaning needs, please call 209-422-6465.



Oak Valley's Teddi Lowry, Branch Manager - Dale Road, 579.3371, Sylvia Orozco, Branch Manager - McHenry, 579.3365, with GreenWorks Paul and Jeannie Campbell, owners, and Kim Henry, General Manager

"We chose Oak Valley Community Bank because we wanted a business partner and not just a bank. Their fantastic team is smart, thoughtful, and willing to go the extra mile to meet our needs while offering solutions for our growing business."

*- Paul Campbell,
GreenWorks Commercial Janitorial Service*

Balancing the Perfect Blend

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Enhancements include:

- 19" Infinity display multi-touch LCD monitors
- Multiple-denomination cash dispensing options
- Envelope-free deposits
- Improved security
- Privacy filter display
- Increased illumination
- Multiple camera enabled
- Integrated skimming protection

A few ATMs have already been upgraded and can accept deposits without envelopes - including Bridgeport, East Sonora, Sacramento and Turlock. Customers using these ATMs will not notice a hardware change, but may notice the multiple-denomination cash dispense feature being enabled in the future.

We're excited to bring these improvements to you and our entire community of Oak Valley and Eastern Sierra customers. Construction will begin shortly, so please pardon the inconvenience when our crew comes to your neighborhood branch. Rest assured, we'll be moving quickly to minimize outages during each installation.

Welcome Aboard!



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



Hamit Utush

VP/Commercial Real Estate Loan Officer
916.260.5817

Hamit joins the bank with 15 years of commercial and CRE lending experience. He is responsible for business development, identifying financing solutions for clients, and assessing commercial real estate projects in the greater Sacramento region.

He received his Bachelor of Science Degree in Business Administration/ Economics from Saint Mary's College and later returned to earn his Executive MBA. Hamit is based out of the Sacramento Branch.



Lynette Fletcher

VP/Commercial Loan Officer
209.844.7552

Lynette has over 25 years of commercial and agribusiness lending experience. She will be focusing on building customer relationships and new commercial loan development.

She holds a Bachelor of Science and Commerce degree from Santa Clara University. Lynette is based in Oakdale at the bank's headquarters; however, she is calling on prospective clients in both Stanislaus and San Joaquin County.



Nick Nelson

VP/Branch Manager - Modesto - 12th & I
209.343.7611

Nick brings nearly 15 years of banking and financial management experience to the bank. He is focused on managing branch operations at our downtown location and business development opportunities in the Modesto area.

He received his Bachelor of Science degree in Financial Management from Upper Iowa University and is currently a member of the Modesto Youth Soccer Association and Ceres Lions Club.

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