

PRESS RELEASE

For Immediate Release

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OAK VALLEY COMMUNITY BANK ANNOUNCES EXECUTIVE VICE PRESIDENT PROMOTIONS

OAKDALE, CA – Oak Valley Bancorp (NASDAQ: OVLY), the bank holding company for Oak Valley Community Bank and their Eastern Sierra Community Bank division, recently announced the promotions of Julie DeHart to Executive Vice President, Retail Banking Group, and Cathy Ghan to Executive Vice President, Commercial Real Estate Group.

DeHart originally joined Oak Valley in 2005, at a time when the bank was gearing up for expansion. During her tenure, she has established herself as an invaluable resource for peers and management, which led to numerous promotions over the years. Prior to this promotion, she held a variety of management level roles at multiple branches, served as VP/Training & Development, and most recently has been SVP, Retail Banking Manager. DeHart is an active member of the community. She serves on the Board of Directors for the Parent Resource Center, assists in the organization of the bank's annual fundraiser for United Way, and is a longtime volunteer for the American Cancer Society. DeHart is a 2019 graduate from Pacific Coast Banking School at the University of Washington. She resides in Modesto with her daughter, Reese, and their three dogs.



DeHart

“Julie’s devotion to our bank, our community, and our employees exemplifies Oak Valley’s mission,” stated Rick McCarty, Senior Executive Vice President and COO. “This promotion reflects the expertise and the strong, consistent leadership she provides. We know she will continue to do great things for our organization, and we are honored to have her join our Executive team.”

Ghan joined Oak Valley in 2007 to develop the Commercial Real Estate department, with a focus on developing new business relationships, and the centralization of large commercial real estate clients, construction loan management, real estate appraisal and environmental support. Given her sphere of influence in the region and the bank's interest in expanding its footprint, Ghan was the



Ghan

perfect fit. In her time with the bank, the CRE team has successfully financed projects from Fresno to Redding, the Bay Area, and other parts of California.

Ghan has been a leader in the real estate lending industry for 35 years. She is active in the community and presently serves as a Lifetime Director of the board of the Building Industry Association of the Greater Valley and as a board member of The Children's Home of Stockton. Her extensive volunteer commitments include mentoring youth leadership programs, fundraising for various non-profit organizations, and sharing her expertise with a variety of audiences. Ghan holds a Bachelor of Science in Organizational Behavior from the University of San Francisco. A lifetime Stocktonian, she and her husband Gary have two daughters. She enjoys golfing, hot yoga, expanding her culinary talents, and spending time with her family.

“As the leader of our commercial real estate team since she joined the bank, Cathy has been instrumental in Oak Valley’s growth. She is passionate and dedicated. Through her strategic focus, real estate and finance expertise, and commitment to finding the very best real estate financing solutions for our clients, she has made significant contributions to the bank and we are proud to have her as an integral member of the Executive team,” stated Chris Courtney, President and CEO.

Oak Valley Bancorp operates Oak Valley Community Bank & their Eastern Sierra Community Bank division, through which it offers a variety of loan and deposit products to individuals and small businesses. They currently operate through 17 conveniently located branches: Oakdale, Turlock, Stockton, Patterson, Ripon, Escalon, Manteca, Tracy, Sacramento, two branches in Sonora, three branches in Modesto, and three branches in their Eastern Sierra division, which includes Bridgeport, Mammoth Lakes, and Bishop.

For more information, call 1-866-844-7500 or visit www.ovcb.com.