

PRESS RELEASE

For Immediate Release

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OAK VALLEY COMMUNITY BANK RECOGNIZED AS MOST ACTIVE SBA 504 LENDING PARTNER

OAKDALE, CA – Oak Valley Community Bank, a wholly owned subsidiary of Oak Valley Bancorp (NASDAQ: OVLY), was recently recognized by Success Capital Expansion and Development Corporation as their “Most Active SBA 504 Lending Partner in 2018.” The distinction covers lending activity in San Joaquin, Stanislaus, Merced, Mariposa, and Calaveras Counties.

Success Capital offers low down payment, fixed rate financing via the SBA 504 Loan Program for business owners to purchase or build facilities for their businesses. They held their annual meeting in Modesto and presented the aforementioned award to members of Oak Valley’s Commercial Banking Group.

“It is an honor to again be recognized by Success Capital. This is the third consecutive year Oak Valley Community Bank has been named the Most Active Lender Partner for the region,” stated Chris Courtney, President and CEO. “We are pleased to be recognized amongst our community-minded peers for our commitment to helping small business owners succeed through the purchase of the properties and facilities from which they operate,” Courtney concluded.

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. The Sacramento – Capitol Mall Branch, which opened during the third quarter, is the latest addition to Oak Valley’s network.

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