

PRESS RELEASE

For Immediate Release

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OAK VALLEY COMMUNITY BANK RECEIVES MOST ACTIVE 504 LENDER ACCOLADES

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 2020. Success Capital helps small businesses throughout California secure favorable fixed-rate financing for real estate projects and equipment.

Oak Valley’s team booked nearly \$8 million in loans, which helped fund over \$21 million in total projects. This award marks the fifth consecutive year that Oak Valley Community Bank has won the “**Most Active SBA 504 Lending Partner**” award. Additionally, Mike Garcia, Vice President, Commercial Banking Market Manager, was awarded for “**Largest SBA 504 Loan**” in 2020. Both distinctions covered lending activity in San Joaquin, Stanislaus, Merced, Mariposa, and Calaveras Counties.

“These awards reflect our continued commitment to providing our small business community with local access to the capital needed to grow businesses and promote growth in the Central Valley. It honors our lenders and loan processing staff who make our SBA lending program possible. We are thrilled by Success Capital’s continued acknowledgments of the bank’s efforts,” stated Chris Courtney, President & CEO.

Mike Garcia is based out of the bank’s Modesto 12th & I Branch and has over 15 years of banking experience. “Mike’s continued success is a testament to his SBA knowledge and his drive to serve the lending needs of our community. We are proud to be recognized as a leader in small business lending once again. These awards are the result of the hard work and persistence of our entire team,” said Gary Stephens, EVP Commercial Banking Group.

Although Success Capital was unable to hold its annual meeting this year, they presented the accolades to a team of Oak Valley lenders represented by Gary Stephens, EVP Commercial Banking Group, Commercial Banking Market Managers, Mike Garcia, and Michael Petrucelli, and Victoria Gaffney, Commercial Loan Officer.

The 504 Program provides loans for small business development. 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.

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.



Pictured (L to R) Gary Stephens, Mike Garcia, Victoria Gaffney, and Michael Petrucelli