

PRESS RELEASE

For Immediate Release

Date: January 7, 2019
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OAK VALLEY COMMUNITY BANK ANNOUNCES EXECUTIVE AND SENIOR VICE PRESIDENT PROMOTIONS

OAKDALE, CA – Oak Valley Community Bank, a wholly owned subsidiary of Oak Valley Bancorp (NASDAQ: OVLY), announced the promotions of **Gary Stephens** to Executive Vice President, Commercial Banking Group, **Melissa Fuller** to Senior Vice President, Human Resources, and **Peter Brown** to Senior Vice President, Credit Administrator.

Stephens began working with Oak Valley Community Bank in 2004 as a commercial lender and quickly made the transition to Vice President, Commercial Loan Team Leader. He was promoted to SVP, Credit Administrator in 2009 and served in that role until 2015. Since that time, he has held the position of SVP, Senior Lending Officer within the Commercial Banking Group.



Stephens

“Gary’s lending expertise and vast credit acumen has benefitted our clients and the bank for many years. He has proven his ability to customize financing solutions to help clients expand their businesses, purchase facilities, enhance cash flow, and maximize business efficiencies,” stated President and CEO, Chris Courtney. “His promotion recognizes the broad range of responsibility Gary has assumed in his time with the bank.”

Fuller has been with the bank nearly 15 years, managing core Human Resources functions since 2004. “Melissa is immensely committed to the bank and our employees. We have added 10 branches and our employee base has grown from 75 employees to 190 during her tenure. This promotion acknowledges her ability to stay abreast of continuously changing HR regulations and apply that knowledge to serve the growing HR related needs of our employees and the company,” stated Senior EVP, Chief Operating Officer, Rick McCarty.



Fuller

Brown has been with the bank for 10 years, serving as Credit Administrator since 2016 and prior to that was one of the bank’s top performing commercial lenders. “Peter has undertaken an increasingly influential role within our Credit Administration Department. His aptitude for seeking out



Brown

and acquiring high-quality commercial credits as a lender made for a natural evolution into credit administration. His promotion reflects the diligence with which he has upheld the bank's credit culture, led by example, and fostered a shared vision within the Credit Department since taking on the Credit Administrator role" stated EVP, Chief Credit Officer, Mike Rodrigues.

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 in 2018, is the latest addition to Oak Valley's network.

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

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