PRESS RELEASE

For Immediate Release

Date: June 7, 2017

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OAK VALLEY COMMUNITY BANK ANNOUNCES COMMERCIAL LOAN OFFICER HIRING

OAKDALE, CA – Oak Valley Community Bank, a wholly owned subsidiary of Oak Valley Bancorp (NASDAQ: OVLY), announced that Victoria Gaffney has joined the Bank as Vice President, Commercial Loan Officer. She will be based out of the Modesto – 12th & I Branch.

Gaffney is a lifelong Modesto resident who brings over ten years of commercial banking experience to Oak Valley. She will be responsible for new business development, as well as, managing an existing client portfolio.

"We are excited to have Victoria join the bank. She has a solid foundation in commercial lending and relationship management, backed by a thorough knowledge of the local business community. She is an excellent addition to our Central Valley commercial lending team," stated Gary Stephens, SVP, Senior Lending Officer.



Gaffney holds a Master of Business Administration from California State University, Stanislaus. She is currently a member of the Modesto Chamber of Commerce Ag Aware committee and is a former Leadership Modesto graduate. In her free time, she enjoys travel, attending concerts, and spending time with her husband Michael and their son.

Oak Valley Bancorp operates Oak Valley Community Bank & Eastern Sierra Community Bank, through which it offers a variety of loan and deposit products to individuals and small businesses. They currently operate through 16 conveniently located branches: Oakdale, Turlock, Stockton, Patterson, Ripon, Escalon, Manteca, Tracy, two branches in Sonora, three branches in Modesto, and three branches in their Eastern Sierra Division, including Bridgeport, Mammoth Lakes and Bishop.

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