

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 2019. In addition, Success Capital announced that Mike Garcia, Vice President, Commercial Banking Market Manager won the award for “**Largest SBA 504 Loan**” and Victoria Gaffney, Vice President, Commercial Loan Officer, was named the “**Most Active 504 Lender**” in 2019. All three distinctions covered lending activity in San Joaquin, Stanislaus, Merced, Mariposa, and Calaveras Counties.

Success Capital held their annual meeting in Salida and presented the accolades to the team of Oak Valley lenders represented by Gary Stephens, EVP Commercial Banking Group, Commercial Banking Market Managers, Mike Garcia and Michael Petrucelli, and Commercial Loan Officers, Victoria Gaffney and Greg Mulder. “It is an honor to be recognized by Success Capital. These awards are a true representation of our commitment and support to local businesses and business partners in the communities we serve,” stated Chris Courtney, President & CEO.

Mike Garcia and Victoria Gaffney are based out of the bank’s Modesto 12th & I Branch and have over 25 years of combined banking experience in the Central Valley. “Mike and Victoria continue to provide clients first-class service while maintaining strong business relationships in the community. Their knowledge and expertise in the banking industry has been a vital part of the continuous growth of the bank,” said Gary Stephens, EVP Commercial Banking Group.

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) Greg Mulder, Michael Petrucelli, Victoria Gaffney, Mike Garcia, and Gary Stephens