



# In Touch

Winter 2016 | [www.ovcb.com](http://www.ovcb.com)

## Winter Welcome

On behalf of the entire Oak Valley family of employees, customers, shareholders, and friends, I would like to extend the warmest of welcomes to our newest clients from the recently completed Mother Lode Bank merger. We are excited to serve each and every one of them and look forward to demonstrating that there are many similarities between the two banks in terms of service culture and community philosophy.

Like Mother Lode, Oak Valley has proven to have an extremely loyal customer base through the years. If that wasn't the case, this merger probably wouldn't make a lot of sense. We are dedicated to delivering the same style of premier customer service that Mother Lode clients expect and deserve. And, we firmly believe, given the opportunity, we can provide that premier experience and substantial conveniences along the way.

We understand that community banking really comes down to relationships, and the better we know our clients, the better we are at satisfying their financial needs and exceeding

their expectations. We realize relationships don't happen overnight - they're built over time.

*"Oak Valley isn't new to Sonora;  
our Tuolumne County roots  
date back to 1996."*

With this in mind, we felt it was absolutely critical to retain a number of key Mother Lode employees to make the transition as smooth as possible for Mother Lode customers. We are pleased to announce that the friendly Mother Lode Bank faces you see mixed in with Oak Valley staff are now part of the Oak Valley Community Bank team and happy to continue serving you.

Please join us in welcoming: Curtis Garcia, Area Operations Manager, Lisa Melville, Commercial Loan Officer, and Customer Service Representatives, Jennifer Risell (New Accounts), Michael Jones, Katie Strand, and Jenifer Sharitz.

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*East Sonora Branch Staff: Lyn Wilson, Mark Steichen, Cathy Warnick, Mike Jones, Linda Eskandary, Katie Strand, and Casie Dapello.*



*Downtown Sonora Staff: Jennifer Risell, Curtis Garcia, Tiffany Brock, Jenifer Sharitz, Lisa Melville, Barbara Ducey, Linsley Creach, and Mary Gorgas.*

# It's Official! We're Open!

The Downtown Sonora Branch at 85 Mono Way at the intersection of Mono and Restano Way opened its doors on December 15, 2015.



209.396.7720

**Lobby Hours:**  
Mon-Thu: 9am-5pm  
Fri: 9am-6pm

Drive-up service is  
available beginning at  
8:30am

The staff at this office will be comprised of Branch Manager, **Lyn Wilson** who will oversee the downtown branch and continue to manage the East Sonora Branch. She is joined by Business Development Officer, **Barbara Ducey**, Commercial Lending Officer, **Lisa Melville**, Area Operations Manager, **Curtis Garcia**, Assistant Customer Service Manager, **Mary Gorgas**, and Customer Service Representatives, **Jennifer Risell** (New Accounts), **Tiffany Brock**, **Linsley Creach**, and **Jenifer Sharitz**.

"We have assembled an excellent team of experienced bankers with strong community ties and we are excited about the new downtown branch. It's a great opportunity for a whole new group of Sonora residents and businesses to experience Oak Valley Community Bank's commitment to delivering premier customer service and serving the local community," stated Branch Manager, **Lyn Wilson**.

## Money Skills for Life

The Oak Valley Community Bank Financial Fitness Center is an online, self-paced series of interactive learning experiences that cover key concepts for building financial literacy, such as saving, investing, credit scores, and identity protection.

The program was specifically designed for today's busy adult. It is mobile and tablet accessible, available in both English and Spanish. The program includes nine modules: Savings & Investments, Mortgages, Overdraft, Payment Types & Credit Cards, Credit Scores & Reports, Identity Protection, Insurance & Taxes, Financing Higher Education, and Retirement 101.

Bank customers and community members can access the OVCB Financial Fitness Center by following these easy steps:

1. Visit [www.ovcb.com/resources.html](http://www.ovcb.com/resources.html)
2. Click on the Financial Fitness Center icon
3. Click 'Register' and create an account with your email and password of your choice



## Winter Welcome

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In addition to branch personnel, **Laurie Mitchum**, VP CRA Officer, **Rhonda Zakarian**, Central Operations - Conversion Specialist, and **Michelle Sanguinetti**, Loan Servicing, will be joining Oak Valley at our headquarters and administrative office in Oakdale.



Laurie  
Mitchum



Rhonda  
Zakarian



Michelle  
Sanguinetti

will have access to all 16 branches, online banking and bill pay, mobile banking via text, web, or the OVCB Mobile app, Apple Pay, and an enhanced array of commercial banking services, lending solutions, and investments.

Oak Valley isn't new to Sonora. Our Tuolumne County roots date back to 1996 - when we opened, what was then, our second location. However, the merger clearly bolsters our strength and presence in the region. And, we're delighted to be starting the year off with the opportunity to assist a new group of consumer households and businesses in pursuing their financial goals.

Welcome to the Oak Valley community.

Chris Courtney,  
President & CEO

Mother Lode Bank customers can already use Oak Valley's two Sonora Branches for full-service banking. They can use the entire Oak Valley network of ATMs to make withdrawals. In a few short months, when operating systems are fully integrated, they



# Dust Bowl Brewing Company

## Client Spotlight

Dust Bowl Brewing Company was established in Turlock in May 2009. The brewery opened a tap room in the heart of Downtown Turlock in August 2011. Owners Brett Tate and Brett Honoré announced plans for a new state-of-the-art brewery in November 2014. The 30,000 square foot facility is located at the corner of Fulkerth Road and Dianne Drive in Turlock, just off Highway 99. At press time, the construction phase of the project was at 70%. Equipment installation and testing are expected to take three months, while the first production of beer is planned for May 2016. The brewery currently has distribution in the Central Valley from Tulare County to the Sacramento region, foothills, East Bay, San Francisco, and the South Bay. Increased production will expand distribution throughout California.

Currently, the brewery produces about 5,400 barrels a year. Upon completion, the initial capacity will grow to 17,000 barrels in the first year and potentially increase future production to nearly 100,000 barrels a year. Since the start of construction, the project has been revised to include full build out of the retail side of the business, including a 300 seat (inside/outside) full-service restaurant and outdoor event space with fire pits, beer garden, and hop garden. Other amenities include brewery tours, tasting room, light fare, retail sales of packaged product, and logo merchandise.

Dust Bowl Brewing Co.'s tap room is located at 200 West Main Street in Turlock. To learn more about the company and their brewery expansion, visit [www.dustbowlbrewing.com](http://www.dustbowlbrewing.com).



Brett Tate and Brett Honoré of Dust Bowl Brewing Co., pictured with Oak Valley's Dianna Bettencourt, AVP Turlock Branch Manager, 209.633.2867 and Mike Garcia, VP Commercial Loan Officer, 209.343.7607

*"When it was time to choose a bank to finance our expansion, we knew we wanted to work with local people who understood our business and cared about the Central Valley as much as we do. Oak Valley was responsive to our needs and their team ensured the financing went smoothly at every stage in the process."*

*- Dust Bowl Brewing Co., Turlock, CA*



**Rick McCarty**

Senior Executive  
Vice President,  
Chief Administrative  
Officer



**Jeff Gall**

Senior Vice  
President, Chief  
Financial Officer

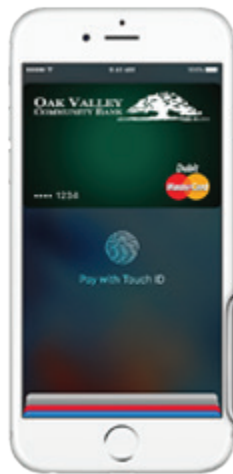
## Promotions Announced

Please join us in congratulating Rick McCarty and Jeff Gall on their recent promotions. McCarty was recently elevated to Senior Executive Vice President and Chief Administrative Officer (CAO). Gall was recently promoted to Senior Vice President, Chief Financial Officer (CFO).

The Senior Executive title recognizes McCarty's continued oversight of the Bank's mission critical functions and signals the integral role he plays within the Executive Team. McCarty, who previously held the CAO and CFO positions, now transfers the CFO accountabilities to Gall who has been the Vice President of Finance and Accounting for the Bank since 2006.

President and CEO Chris Courtney summarized, "Long term growth plans are only as good as the people behind the numbers. Rick has been an integral part of the Bank's advancement over the seventeen years he has been with Oak Valley, and Jeff has continued to develop and expand his role during the nine-plus years of his Oak Valley tenure. These promotions illustrate the successful execution of our long-term strategic and succession planning initiatives."

# A New Way to Pay is Here!



Shop on the go with Apple Pay™. Using your Oak Valley or Eastern Sierra Mastercard® with Apple Pay is easy, secure, and private. It provides a simple way to make purchases at participating merchants and within apps on your compatible Apple® iOS devices.

## Shop Securely

Breakthrough contactless payment technology and unique security features are built right into your Apple iOS

devices. Instead of using your actual debit card numbers, Apple Pay assigns a unique Device Account Number with a transaction-specific dynamic security code to process your payment each time you make a purchase. These numbers are never stored on Apple servers and not shared by Apple with merchants - further protecting your information.

## Easy to Setup

Add your eligible debit cards to the Wallet app on your device:

- OVCB/ESCB Personal Debit
- OVCB/ESCB Business Debit

Pay in stores with a single touch. Just hold your phone near the contactless reader with your finger on Touch ID™. A subtle vibration and beep let you know your payment information was successfully sent and a notification is sent to your device once the transaction is completed. In apps, checking out is as easy as selecting "Apple Pay" and placing your finger on Touch ID.

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