



In Touch

Fall/Winter 2021 | www.ovcb.com

Ready, Set, Grow.

The last two years have brought challenges and opportunities. There are many differing viewpoints, but I think we can all agree the pandemic has been annoyingly persistent.



Thankfully, through our enduring American spirit and perseverance – we see positive signs of a rebound on the horizon. As we close out 2021 and look toward opportunities in 2022, we are optimistic that the bank and our clients are poised to perform strongly and grow in the year ahead.

We brought many new relationships into the bank in 2020 and 2021. While we strengthen those bonds and care for

the clients who have been with us for decades, we look forward to expanding our footprint and reaching new clients. Let's just say we like our chances because once a new customer gets a sample of the first-class service our clients know and love, we know they will too.

We are delighted to be 100% open for business and extremely proud of our team for helping us remain that way – to serve our customers – through it all.

Thank you for your ongoing support and patronage.

Sincerely,

Chris Courtney, President & CEO

Everything is Coming Up Roses



Matt Morgado, Commercial Lending, **Cathy Ghan**, Commercial Real Estate, **Tom Harris**, Commercial Lending, **Mona Dmitrenko**, Commercial Lending, **Suzi Lewis**, Branch Manager - Capitol Mall, **Kristine Griffin**, Branch Manager - Roseville, **Sarah Williams**, Treasury Management, and **Michael Stevens**, Commercial Lending

We're happy to announce the bank has received regulatory approval to establish an office in Roseville located at **1478 Stone Point Drive**. This branch is scheduled to open in the first quarter of 2022 and will be the bank's 18th full-service location.



1478 Stone Point Drive, Roseville

The branch will be open Monday through Friday from 9:00 AM to 5:00 PM.

The Roseville Branch will also include administrative offices for commercial lending personnel as we continue to pursue opportunities to expand customer relationships

in the region. The branch will be open Monday through Friday from 9:00 AM to 5:00 PM. We are excited to expand our footprint into Roseville. This marks our second location in the greater Sacramento region. The expansion will allow us to provide added convenience to clients and introduce our unique brand of first-class service to a new audience of prospective clients.





Today's Way to Pay is Contactless

The latest in secure payment technology is here! In our effort to provide you the very best in financial convenience, we'll soon be offering contactless debit cards for a faster, safer way to make everyday purchases. Now you can just *Tap & Go!* Contactless cards, also known as "tap-to-pay," are a secure, convenient, touch-free way to pay. It works like a normal debit card with both swiping and chip reading, but allows you to simply tap your card at any contactless-enabled terminal.

Why should you tap to pay?

It's safe. Fewer surfaces to touch.

It's fast. Just *Tap & Go*, or add your card to a supported digital wallet so you can tap your smart phone at checkout.

It's secure. Contactless payment puts you in control and protects your data. Your card never leaves your hand, reducing the risk of loss or counterfeit, and each purchase is uniquely encrypted. Your name, card number, and other sensitive details aren't transmitted to the merchant. Instead, your card provides a one-time transaction identifier during checkout. The terminal sends this to the bank to confirm payment. This offers protection because even if someone gets access to your card number, without that one-time-use code, they won't be able to use it. You're also protected against double billing, even if you accidentally tap twice. Enjoy worry-free purchasing with built-in chip security and Zero Liability protection from Mastercard®.

Using the contactless debit card is easy!

Tap your card anywhere you see the contactless symbol at checkout, including restaurants, gas stations, pharmacies, stadiums, and more. If you don't see the contactless symbol, insert or swipe your card.



We'll automatically send you a new contactless debit card when your current card expires. If you would like to receive it sooner, contact your favorite branch or call Customer Service at 1.866.844.7500.

Tap & Go is a registered trademark of Mastercard®.

Oak Valley Ranks in the Top 200 Publicly Traded Banks

Oak Valley placed **85th** on *American Banker* magazine's list of the **Top 200 Publicly Traded Community Banks** with less than \$2 billion in assets. The ranking, based on a three-year average of each bank's return on average equity, placed us 9th out of the 26 California banks to achieve this ranking.

"It is an honor to be named on this list of exceptional community banks," stated Chris Courtney, President and CEO. "To be recognized after a year of unparalleled opportunities and challenges due to

the pandemic is especially meaningful. It illustrates our financial strength and performance while highlighting the continued commitment to excellence demonstrated by our team as we serve the needs of our clients and community."



Over the past two years, Oak Valley Community Bank has been focused on providing customers access to credit, particularly through the Paycheck Protection Program (PPP), the special funding initiative designed to help small businesses during the COVID-19 crisis. The bank processed over 1,650 first-draw and 920 second-draw PPP loans, totaling over \$345 million.



Lending in Your Community

We're committed to supporting the borrowing needs of the communities we serve. Here are examples of projects we've recently financed for clients.

\$2.0M

Commercial Line of Credit

\$2.4M

Multi Family Real Estate

\$8.1M

Ag Land & Production Line

\$4.3M

Ag Production Term Loan & Line

\$600K

Dental Equipment & Improvements

\$2.0M

Commercial Real Estate - Industrial

CLIENT SPOTLIGHT

Kru Contemporary Japanese Cuisine

Savor some of the most artfully executed and flavorful Japanese food at **Kru Contemporary Japanese Cuisine**, located right in the heart of Sacramento at 3135 Folsom Boulevard. This upscale restaurant features a sushi bar, a craft cocktail bar, two outdoor patios, a private dining room, and a retail bottle shop.

Kru was derived from the French word “Cru,” meaning raw. Kru specializes in classics like nigiri, sashimi, and carpaccio and takes license with the small plates. Foodies love the menu - a creative fusion of Asian, European, and American ingredients and techniques, with a heavy influence of Japanese sushi and traditions. The drink selection is extensive, with rare and hard-to-find whiskeys, along with sake, wine, and beer. Since opening in 2005, Kru has become an industry favorite in the region and continues to win favorite sushi restaurant from various regional publications.

Owner and chef Billy Ngo is the creative genius behind Kru’s delectable dishes. Born in a refugee camp in Hong Kong, Billy grew up in South Sacramento. He is well-known for his flavorful stunning dishes, use of fresh, seasonal, high-quality ingredients, and commitment to increasing sustainability in his menu. Billy is a food celebrity, appearing on several popular shows, including Cutthroat Kitchen and Chopped. He is also the owner/chef of Fish Face and Kodaiko restaurants.

Experience the excellence for yourself! Kru is currently open for evening dining. Reservations are strongly encouraged. For more information, visit www.krurestaurant.com.



“We were completely impressed by Oak Valley’s responsiveness. They assisted us through a challenging time and continue to provide stellar customer service.”

— Billy Ngo, Chef, founder, and partner Kru, Fish Face, and Kodaiko restaurants

with Tom Harris, Commercial Lender, Suzi Lewis, Branch Manager, and Michael Stevens, Commercial Lender

COMMUNITY CORNER

Meals on Wheels

OVCB is a proud perennial supporter of the vibrant Meals on Wheels program run by Sierra Senior Providers Inc. (SSPI) in Tuolumne County.

Established in 1996, this year marks Sierra Senior Providers’ 25th year in operation. It was also the 15th year they have held a Meals on Wheels fundraiser.



Mary Gorgas, Branch Manager - Downtown Sonora and Jose Sabala, CRA Officer

In 2020, like many organizations, SSPI was forced to pivot away from their annual dinner event. Luckily, with the help of Clarke Broadcasting and other community sponsors, the idea to host a Radiothon was born. Out of adversity arose a new opportunity. With the amazing generosity of local businesses and community members the Radiothon was a huge success – so much so, they did it again in 2021. Thanks again to the generosity of the community, this year SSPI was able to raise over \$150,000 for the Meals on Wheels program.

SSPI offers home-delivered, balanced, and nutritious meals to qualified seniors 60 years of age and older. Many seniors receiving meal delivery are unable to drive, shop or cook for themselves. Five home-delivered meals are provided weekly throughout Tuolumne County. Food is prepared and packaged by the Meals on Wheels staff in the kitchen facility at the Senior Center in Sonora.

For more information, call the Senior Center at 209.533.2622 or visit www.sierraseniorproviders.org.

Rick McCarty Promoted



Rick McCarty was promoted to President and Chief Operating Officer.

Rick has been with Oak Valley for over 22 years, joining when the bank had 3 branches and less than

\$150 million in total assets. He has served the bank as Senior EVP and COO since 2017.

"Rick has been an integral part of the growth and prosperity of the bank. His oversight of the bank's mission critical functions and the instrumental role he plays within the management team have been key drivers of our success," stated Chris Courtney, President & CEO. "This promotion signals the influence he has had on the Company through the years and illustrates the continued execution of our succession planning initiatives."

Following Rick's promotion to President, Chris Courtney will retain the Chief Executive Officer title.

Welcome to the Team

Introducing the newest members of our business development and client relationship management team.



Mona Dmitrenko

**VP Commercial
Loan Officer
916.260.5803**

Mona has 30 years of banking experience, including a broad array of commercial and agribusiness lending. She is based out of the new Roseville administrative offices and is responsible for commercial lending and business development in the Capital Region.

Mona earned a Degree in Marketing from San Jose State University. She has been a member of Bev's Angel Project and Lend a Heart, Lend a Hand - Animal Assisted Therapy for six years. Mona resides in Fair Oaks with her husband Kyle and enjoys cycling and home remodeling.



TJ Keshishian

**VP Branch Manager
East Sonora
209.396.7716**

TJ is responsible for business development and oversight of branch operations. He joins the team with six years of bank management experience.

TJ was a 2019 Pinnacle Award recipient with his previous employer and is currently a member of Sierra Professional Association. During his free time, he enjoys outdoor activities, coaching his son's baseball team, and working on indoor and outdoor projects. He resides in Sonora with his wife Catrina and their children.

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