

In Touch

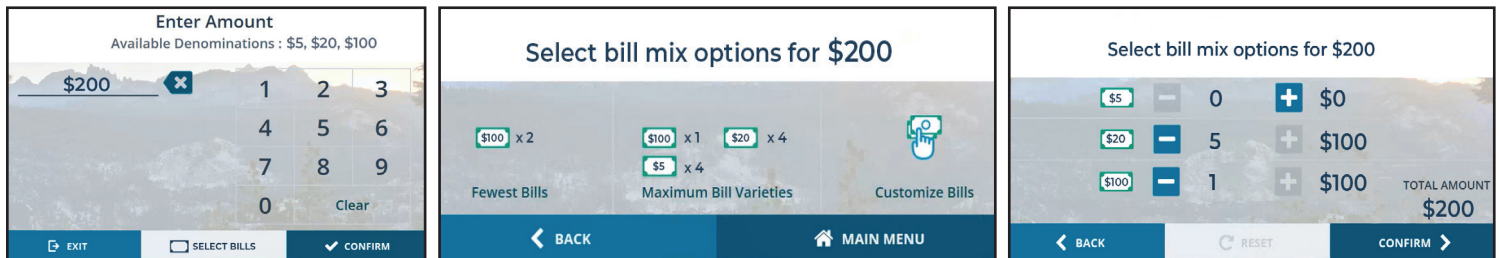
Summer/Fall 2023 | www.ovcb.com

Enhanced ATM Functions

We're pleased to announce a recent upgrade to our ATM software. The updates include a modern interface and screen prompts to help make navigation through your transactions easier. We're excited to offer you some convenient new features to streamline your next ATM visit and improve your banking experience.

Multiple Denominations

Yes! Now you can choose from \$100, \$20, & \$5 bills when you need cash. Simply choose the **Select Bills** option during your withdrawal transaction and choose how you want to receive your cash. Check out images below to see how it works!




If you choose the **Fast Cash** option, the ATM will always give you the largest denomination bills available. For example, if you request \$200, you will generally receive two (2) \$100 bills.

Transaction Chaining

"Would you like another transaction?" This option enables you to complete deposit transactions, transfers, and other inquiries before withdrawing cash – without needing to reinsert your card between transactions. If you withdraw cash first, for your safety and to prevent cards from being forgotten at the ATM, our machines prompt you to take your card before they dispense your cash.

Contactless Card Readers

Contactless or NFC (near-field communication) readers have now been enabled at our ATMs. If your OVCB/ESCB debit card has the contactless symbol , you can now "Tap" your debit card in front of the NFC reader to initiate your transaction! To prevent unauthorized withdrawals from your account, transaction chaining is disabled when you use the "Tap" feature. At this time, only our Bridgeport, East Sonora, Turlock, and Sacramento ATMs do not have NFC reader hardware installed.

We hope these new features add convenience to your banking. Try them out the next time you use one of our ATMs. If you have any questions, please contact your friendly branch staff.

Raymond James Community Bankers Cup



We're excited to announce Oak Valley Bancorp was awarded the Raymond James Community Bankers Cup for 2022.

Oak Valley earned the 15th spot and is one of only 22 banks to be named to the 2022 Raymond James Bankers Cup, in its eleventh annual list of top-performing community banks. Raymond James, an independent investment bank and research firm, analyzed banks nationwide to select its Bankers Cup recipients. This elite annual list recognizes the top 10% of community banks based on various profitability, operational efficiency, and balance sheet metrics. The pool of banks considered for recognition includes all exchange-traded domestic banks, excluding mutual holding companies and potential acquisition targets, with assets between \$500 million and \$10 billion as of December 31, 2022.

"The Raymond James Community Bankers Cup is a prestigious award, and to receive it again is an incredible honor," remarked Chris Courtney, CEO of Oak Valley Bancorp. "Our success is due to the dedication and resilience of our team, who have gone above and beyond in supporting our communities and small businesses."

Community Corner: Habitat For Humanity

Our Sacramento and Roseville branches banded together to represent the true meaning of 'community,' by putting some sweat equity into **Habitat for Humanity's Rock the Block** event at Oak Park. Rock the Block is a remarkable 2-day community impact event that brings together hundreds of volunteers to work in partnership with neighborhood residents to complete dozens of critical home repairs, property beautification, and community projects over a single weekend. Habitat for Humanity leverages financial donations and volunteer hours into thousands of dollars' worth of community investment in historically underinvested neighborhoods. Rain or shine, the OVCB team helped to paint a house.

Habitat for Humanity's fundamental mission is to ensure housing for all individuals, preserve homes, and to maintain our neighborhoods by coming together and empowering homeowners with a hand-up and not a handout. Rock the Block in Oak Park was a true success, and we look forward to future projects!



Welcome to the Team



Michael Schulze

VP Commercial
Banking Officer

209.633.2859

Michael joined the bank as Vice President, Commercial Banking Officer, and is based out of the Turlock branch. He brings over 20 years of banking experience, the past 17 as a Business Banking Relationship Manager in Turlock.

Michael received his Bachelor of Science Degree from California State University, Fresno and his Masters in Business Administration from California State University, Stanislaus. He is a former member of Turlock Rotary, Sierra Vista Child & Family Services, and Turlock Chaplaincy. Michael is a member at Turlock Golf & Country Club. He is a past Bank Pinnacle and Legends Award honoree with his previous employer.

He currently resides in Turlock, and away from the office, enjoys anything outdoors such as golfing, snowboarding, and riding his Harley.



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.

\$7.5M

Commercial & Industrial –
Equipment Loan

\$9.3M

Commercial Real Estate
Construction & Term Loan –
Multi Tenant Retail

\$1.8M

Agriculture Real Estate
Acquisition – Orchard

\$2.3M

Commercial & Industrial –
Equipment Loan

\$800K

Commercial Real Estate –
Industrial

\$1.0M

Commercial Revolving
Line of Credit

Client Spotlight

Valley Diabetes and Obesity

Dr. Gopika Gangupantula, MD, DABOM, FAAFP, BC-ADM, CDCES, a Diabetes and Obesity Specialist & Family Physician and owner of **Valley Diabetes and Obesity**, was selected as the **2022 Small Business of the Year by the Modesto Chamber of Commerce**.

Dr. Gangupantula is Board-Certified in Advanced Diabetes Management, a Board-Certified Family Physician, and Fellow, American Academy of Family Physicians. She has called Modesto home for over 15 years and is committed to helping patients maintain a healthy lifestyle through education and diabetes management services for adults, children, and pregnant women. Patients fondly refer to her as Dr. G.

She opened her practice in 2017 and is the only Diabetologist serving both Stanislaus and San Joaquin Counties. Her passion is delivering the best diabetes management care possible. She thinks out-of-the-box to customize treatment plans for her patients with empathy and by providing diabetes education,



diabetes support through support groups and a health coach, and by treating with the best diabetes medications and glucose monitoring devices on the market. Her innovative practices and care have helped patients who come all the way from Merced and Sonora.

As an established and recognized Small Business Administration (SBA) lender, Oak Valley Community Bank works with the SBA to approve loans to small businesses for purchases of equipment, machinery, inventory, working capital, expansions, or acquisitions. You may remember that Oak Valley was recently recognized by Success Capital Certified Development Corporation as their "Most Active SBA 504 Lending Partner." We are proud to be the bank of choice for Dr. G. and Valley Diabetes & Obesity!

To learn more about Valley Diabetes & Obesity and Dr. G, visit www.drgdiabetes.com, or call 209.213.4647.

Tap & Go

You may have noticed our debit cards have a new look, and a new feature: the **Tap & Go** contactless payment experience!

Many of you have received the new cards and are already enjoying the added convenience and ease. If you have not yet received a new card, watch for it in the coming months. Not sure if you have a contactless card? Just look for the contactless symbol – four curved lines that get bigger from left to right, similar to the Wi-Fi symbol – on the card. An even easier way to tell is the stylish new look of the card itself.




Why Tap & Go?

Contactless cards are up to 10 times faster than swiping, inserting, or using cash.

It's Easy. With Tap & Go contactless cards, simply tap your card at any contactless-enabled terminal. Your card never leaves your hand, reducing the risk of loss or counterfeit, and each purchase is uniquely encrypted. You can also add your card to a supported digital wallet so you can tap your smart phone or watch at point-of-sale checkout.

It's secure. 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 the information to the bank, which confirms the 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 to buy anything. You're also protected against

Did you know?

You can Tap & Go 
at most OVCB & ESCB ATMs!

Not available at: East Sonora, Turlock, Sacramento and Bridgeport ATMs.

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 fast, easy, and secure! If you don't see the contactless symbol, simply insert or swipe your card.

Tap & Go is a registered trademark of Mastercard®.

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