

Banking Services offered as of April 1, 2026. Full details of banking services and fees listed on www.ovcb.com.

Personal Banking Products and Services
Checking and Savings Accounts <ul style="list-style-type: none"> • Simply Free Checking • Direct Interest Checking • 50+ Interest Checking • Platinum Interest Checking • Money Market • Savings Account • Individual Retirement Accounts (IRAs) • Certificates of Deposit (CDs)
Credit Cards
Health Savings Accounts (HSA) <ul style="list-style-type: none"> • HSA Savings • HSA Checking • HSA Liquidity
Commercial Banking Products and Services
Treasury Management Solutions <ul style="list-style-type: none"> • ACH Origination • Tax Payments • Remote Deposit Capture • Wire Transfers • Positive Pay (Anti-Check Fraud System) • ACH Fraud Filters • eBanker for Treasury Management
Commercial Checking and Savings Accounts <ul style="list-style-type: none"> • Simply Free Business Checking • Business Interest Checking • Account Analysis • Business Savings • Money Market • Certificates of Deposit (CDs)
Credit Cards
Payroll Services
Merchant Services
Other Banking Products and Services – Personal and Commercial
CDARS (Certificate of Deposit Account Registry Service)
Debit MasterCard
In-Touch Telephone Banking
Online Banking and Bill Payment
Mobile Banking and Express Deposit
Prepaid Gift/Reloadable Cards
Notary Service
Overdraft Options <ul style="list-style-type: none"> • Dynamic Transfer • Overdraft Privilege • Ready Reserve Line of Credit

Credit Services offered as of April 1, 2026. Full details of credit services listed on www.ovcb.com.

Commercial Products are available to businesses for commercial, industrial, or professional purposes:

Business Loans and Lines of Credit

- Working Capital
- Equipment Purchases
- Leasehold Improvements
- Working Capital Lines of Credit
- Operating Lines of Credit

Commercial Construction Loans

- Owner-occupied Commercial Construction
- Non-owner Occupied Commercial Construction
- 1-4 Single Family Residence Development

Commercial Real Estate Loans

- Acquisitions Owner & Non-owner Occupied
- Refinancing Owner & Non-owner Occupied

Agricultural Loans and Lines of Credit

- Agricultural Development
- Processing and Manufacturing
- Agricultural Term Financing
- Agricultural Real Estate
- Crop Financing Lines of Credit
- Production Lines of Credit
- Processing and Manufacturing Lines of Credit

Business Credit Cards

Small Business Loan Products with loan amounts ranging from \$25,000 to \$150,000, are available to businesses for commercial, industrial, or professional purposes:

- Professional Loans
- Professional Lines of Credit
- Business Lines of Credit
- Business Loans

Oak Valley is an originator of Small Business Administration (SBA) and other government guaranteed loans.

Consumer Loan Products are available to consumers for personal, family, or household purposes or personal investments:

- Home Equity Lines of Credit
- Home Equity Loans
- Mortgage Loan Assistance
- Ready Reserves - Overdraft Protection
- Single Family Residential Construction Loans
- Single Family Residential Loans
- FHA and USDA Brokered Mortgage Loans
- Personal Loan – Unsecured
- Personal Loan – CD Secured
- Auto Loans
- Credit Card Products