

In Touch

Spring 2026 | www.ovcb.com

Introducing Debit Card Controls

Now in the OVCB Mobile App

Take control of your debit card right from your smartphone with built-in tools for security and flexibility. Easily manage how, when, and where your debit card is used, helping reduce fraud and giving you peace of mind.

What You Can Do

- Turn your card on/off instantly
- Set spending limits (per transaction, daily, or monthly)
- Control where your debit card can be used (by location)
- Restrict transaction types (online, ATM, etc.)
- Manage merchant categories (gas, travel, entertainment)
- Monitor transactions in real time



Get Started Today

Open the **OVCB Mobile App**, tap **Menu** → Select **Cards** → **Add** new card → Set your **Controls** instantly.

Did You Know?

Helpful Resources are Just a Click Away!

At Oak Valley Community Bank, supporting your financial well-being goes beyond everyday banking. Our website offers free educational and safety resources to help you stay informed and confident.

Cybersecurity Center

Fraud and scams are on the rise. Our Cybersecurity Center provides practical tips to help you recognize phishing attempts, protect personal information, guard against identity theft, and use technology wisely, so you can stay one step ahead.

Financial Literacy & Wellness

We offer financial education resources, coaching tools, and calculators to help you budget, plan, and make informed financial decisions.

Visit www.ovcb.com to explore these valuable tools and take charge of your financial safety and success.



Best Places to Work Central Valley



Oak Valley Community Bank has once again been named one of the **2026 Best Places to Work in the Central Valley**, based on employee feedback and independent evaluation conducted by Best Companies Group. At the same time, OVCB was recognized by Opportunity Stanislaus for **"Growing the Economy,"** after expanding its workforce by more than 10% in 2025.



"Being recognized again in 2026 is a testament to how deeply ingrained collaboration and team development are in our culture,"

stated Chris Courtney, CEO. "This recognition comes directly from our employees, and their feedback reinforces that we've built a workplace where people feel supported, challenged, and empowered to grow, while doing meaningful work for our customers and the communities we serve. I'm proud of what our team has built together."

The Best Places to Work program, administered by Best Companies Group and presented by Opportunity Stanislaus, honors organizations that foster outstanding workplace experiences through a rigorous, data-driven process that includes both employer review and confidential employee input.



Share the Love Get Rewarded

Love banking with us? Tell your friends!

When someone you refer opens a new checking account and mentions your name, you'll receive a thank-you gift* from us. Choose a \$10 Amazon gift card or select from our current gift options. The more friends you refer, the more rewards you earn.

It's easy to spread the word because our checking accounts come with perks that everyone loves:

- FREE Debit Card
- FREE Online Banking
- FREE Bill Pay
- FREE Mobile Banking with Mobile Deposit
- FREE eStatements
- FREE Thank You Gift
- Buy back of your debit cards and unused checks from another financial institution up to \$10

Start Referring Today!

Visit www.referovcb.com, personalize your referral, and invite your friends to experience community banking at its best.

*Free gift provided at account opening and may be reported on a 1099-INT or 1099-MISC. We reserve the right to substitute a gift of similar value.

Honoring Chris Courtney's Leadership & Looking Ahead

After nearly 30 years of dedicated leadership, **Christopher M. Courtney** will retire as Chief Executive Officer on June 30, 2026. Since joining Oak Valley in 1996, Chris has helped guide the Bank from its early years to the strong, community-focused institution it is today, leading with integrity, steady vision, and a deep commitment to the people and communities we serve. His focus on sound banking principles, exceptional service, and long-term sustainability has shaped Oak Valley in lasting ways. Under his leadership, the Bank experienced significant growth while remaining true to its community banking roots.

While stepping away from day-to-day leadership, Chris will continue to serve on the Boards of Directors, providing ongoing insight and support. Upon his retirement, **Richard A. McCarty**, currently President and Chief Operating Officer, will assume the role of President and CEO. Rick has been with Oak Valley for more than 26 years, serving in several key leadership roles, including Chief Financial Officer and Chief



Chris Courtney



Rick McCarty

Administrative Officer. His deep knowledge of the Bank, strong financial expertise, and longstanding commitment to our customers, employees, and communities position him well to lead Oak Valley into its next chapter.

As we look ahead, we do so with sincere appreciation for Chris's extraordinary leadership and confidence in the experienced team guiding the Bank forward. His legacy and the foundation he built will continue to shape Oak Valley's success for years to come.

Celebrating 35 Years of Deep Roots ~ Strong Branches

This year, we proudly celebrate 35 years of serving our communities with integrity, dedication, and local leadership. Since opening our doors in 1991, OVCB has remained committed to building lasting relationships and helping our customers, businesses, and neighborhoods thrive.



What began as a small community bank has grown into a strong, full-service financial institution, guided by the same core values that shaped us from the start — personal service, sound banking practices, and meaningful community involvement. Over the past three and a half decades, we've had the privilege of supporting local families, entrepreneurs, and organizations through every stage of growth and change.

As we mark this milestone, we do so with deep gratitude for the customers, employees, shareholders, and community partners who have placed their trust in us. We look forward to continuing our tradition of local decision-making, relationship-based banking, and investing in the communities we are proud to call home.



Front Row: Nicole, Kevin, Alyssa. Back Row: Matt, Monica, Anita, Yessica, Twyla, Emma.

Branching Out in Lodi

We officially opened our nineteenth full-service branch, located at 31 South School Street in the heart of Downtown Lodi. The new branch offers a full range of personal and commercial banking services, along with a convenient walk-up ATM and night deposit. Lobby hours are Monday through Friday, 9:00 AM to 5:00 PM. The location places us in the heart of Lodi's vibrant downtown, making it easy for customers to stop in while enjoying local shops, restaurants, and businesses.



Expanding into Downtown Lodi reflects our continued commitment to serving the Central Valley and investing in the communities we call home. This new location not only makes banking more accessible for our existing customers, but also gives us the opportunity to build new relationships in the Lodi community.

The branch is led by **Kevin Borges**, Vice President, Branch Manager, who brings more than 12 years of banking experience and strong local ties. He is joined by **Anita Bower**, Customer Service Manager, along with **Alyssa Naranjo**, New Accounts Representative, and Customer Service Representatives **Yessica Rodas Guerrero**, **Nicole White**, and **Monica McMurtrie**. Vice President, Regional Branch Manager, **Twyla Brooks**, provides leadership across our northern branch network and works closely with the Lodi team.

Commercial and agricultural lending are led by **Matt Brown**, Vice President, Commercial Banking Officer and **Emma Brandstad**, Commercial Banking Officer. With two decades of combined experience, they deliver tailored financial solutions and strategic insights to help local businesses and agricultural enterprises thrive.

We're excited to welcome customers into our Lodi branch and look forward to building lasting relationships in this vibrant community.



Lending in your Community

For 35 years, we've been deeply committed to empowering our communities by supporting their banking and borrowing needs. Take a look at some of the projects we've helped bring to life.

If you share our belief that banking should be rooted in community and trust, we'd love to help turn your vision into reality.



\$3.5M

Commercial Real Estate - Medical

\$2.0M

Agriculture Production Credit Line

\$11M

Contractor Credit Line & Equipment Loan

\$2.0M

SBA 504 CRE - Industrial

\$300K

Commercial Real Estate - Office

\$2.0M

Food Processing Term Loan

Familiar Faces Join the OVCB Team



Shannon Morfoot
209.396.7702
VP Branch Manager
Sonora East



Hardip Sheena
209.579.3373
VP Branch Manager
McHenry



Dan Greene
209.834.3349
VP Branch Manager
Tracy



Carlos Chavez
209.320.7858
VP Branch Manager
Stockton



Pete Centeno
209.254.3308
VP Branch Manager
Ripon



Heidi Bowers
209.844.7546
VP Commercial
Banking

We're excited to welcome a dynamic group of leaders to the team, marking a positive new chapter following recent retirements and highlighting the strength of our next generation of leadership.

Five new VP, Branch Managers have stepped into key roles across our footprint, each bringing experience, energy, and strong community connections. With three decades in banking, **Shannon Morfoot** brings seasoned leadership and a people-first approach to the East Sonora team. **Hardip Sheena** steps into leadership at the Modesto-McHenry Branch, combining more than 12 years of experience with a forward-looking approach. **Dan Greene** joins the Tracy Branch with nearly 30 years of experience and deep roots in the local community.

Carlos Chavez adds 21 years of banking expertise and a passion for service as he takes the helm in Stockton. **Pete Centeno** brings 20 years of relationship banking experience and a strong drive to continue growing our presence in Ripon.

In addition, **Heidi Bowers** has joined as Vice President, Commercial Banking Officer. With 20 years of experience, she brings a relationship-focused approach to commercial lending as she supports continued business growth throughout the region.

Together, these leaders bring extensive experience, deep local ties, and a shared commitment to community banking as we build on our legacy and look ahead to continued success.

This publication does not constitute legal, accounting, or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. ©2026 Oak Valley Community Bank



125 North Third Avenue | Oakdale, CA 95361
866.844.7500
www.ovcb.com

