PRESS RELEASE

For Immediate Release

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Contact: Chris Courtney, President & CEO/Rick McCarty, CFO/CAO

Phone: (209) 848-BANK (2265)

Toll Free (866) 844-7500

www.ovcb.com

Contact: Marsha Carr, President

Success Capital EDC

Phone: (209) 521-9372

e-mail to mcarr@successcapitalsba.com

LOCAL BANK AND COMMERCIAL LOAN OFFICER RECOGNIZED FOR SBA LENDING

OAKDALE, CA – Oak Valley Community Bank, a wholly owned subsidiary of Oak Valley Bancorp (NASDAQ: OVLY), was recently recognized by Success Capital Expansion and Development Corporation as their "Most Active Lending Partner" for Success Capital's fiscal year-ended September 30, 2013. Oak Valley's Vice President Commercial Loan Officer, Mark Steichen was also recognized as a Co-Recipient for the "2013 Most Active SBA 504 Loan Officer."

"We were pleased to be recognized by Success Capital at their recently held annual meeting," stated Chris Courtney. "Their goal is to provide the best financing possible via the SBA 504 Loan Program for business owners to purchase or build facilities for their businesses. I believe that Success Capital and Oak Valley Community Bank is a winning combination," he concluded.

Steichen has over 20 years of banking experience in Tuolumne County and the surrounding area. Since joining the Bank in 2008, Steichen has established a wealth of knowledge and involvement with SBA loans. In addition, he has built strong relationships with many local business owners.

"It has been a great experience working with Success Capital. They provide excellent personal service to our customers by assisting them through the process from beginning to end," stated Steichen. "They have excellent knowledge of the SBA 504 program which allows for fast turnaround time and a positive experience for everyone involved."

Oak Valley Bancorp operates Oak Valley Community Bank & Eastern Sierra Community Bank, through which it offers a variety of loan and deposit products to individuals and small businesses.

They currently operate through 14 conveniently located branches: Oakdale, Sonora, Turlock, Stockton, Patterson, Ripon, Escalon, three branches in Modesto, Manteca and three branches in their Eastern Sierra Division, which includes Bridgeport, Mammoth Lakes and Bishop.

For more, call 1-866-844-7500 or visit <u>www.ovcb.com</u>.