

PRESS RELEASE

For Immediate Release

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OAK VALLEY COMMUNITY BANK ANNOUNCES HIRING OF NEW OAK VALLEY INVESTMENTS REPRESENTATIVE

OAKDALE, CA – Oak Valley Community Bank, a wholly owned subsidiary of Oak Valley Bancorp (NASDAQ: OVLY), announced that Renee Lovitt has joined Oak Valley Investments as a new Investment Representative. She will be based out of the Bank’s Turlock Branch. As a financial advisor for Oak Valley Investments, Lovitt will specialize in the Oak Valley Investments product line, assisting clients in setting up and maintaining mutual funds, insurance, stocks, bonds, and fixed and variable annuities.

Lovitt has 23 years of banking experience, 13 of those years as a Financial Consultant. She is currently completing an Accounting Degree at Western Governors University. In her free time, she enjoys personal fitness and training, as well as traveling. Renee resides in Waterford with her husband Richard and daughter Nichole.

“Renee has an extensive amount of expertise and knowledge in the investment field,” stated Vice President, Investment Representative Alan Wilbur. “She will be a great asset to the Turlock community and surrounding area, providing financial investment advice and building new and existing customer relationships,” he concluded.

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.

Oak Valley Investments is the Marketing name for Cetera Investment Services LLC located at Oak Valley Bancorp which offers non-FDIC insured investment products.

For more information call 1-866-844-7500 or visit www.ovcb.com.

Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFGIS Insurance Agency), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Investments are: *Not FDIC/NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency.

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