

PRESS RELEASE

For Immediate Release

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OAK VALLEY COMMUNITY BANK ANNOUNCES NEW BRANCH OPENING IN TRACY

OAKDALE, CA – Oak Valley Community Bank, a wholly owned subsidiary of Oak Valley Bancorp (NASDAQ: OVLY), recently announced the upcoming opening of a new branch in Tracy. The new branch office is located at 1034 North Central Avenue, on the corner of Central and 11th Street. The branch is expected to open by August and will be the fifteenth location for Bank.

The branch will be led by two well-known local bankers. Longtime Tracy resident, Mike Petrucelli, Vice President, Commercial Loan Officer, will be serving the commercial lending needs of area businesses. Petrucelli joined Oak Valley in 2012 and has been based out of the Manteca office serving the greater Tracy/Manteca area. After the branch opening, his primary office will move to Tracy and he will continue to serve both communities. Additionally, John Capri will be joining the Bank as Vice President, Branch Manager for the Tracy location. He will manage the branch and business development. Capri has 30 years of banking experience, including the past twelve as a Branch Manager in Tracy.

“True to our roots, we have hired two experienced professionals with strong ties to the community to guide this expansion,” stated Chris Courtney, President and CEO. “Mr. Petrucelli and Mr. Capri have built solid reputations for themselves with their respective customers and the business community, which fits perfectly with our strategy of finding the right people and building a branch around them,” Courtney concluded.

Oak Valley’s Tracy branch will offer a full line of personal and commercial banking services, a traditional walk-up ATM, night deposit service, and safe deposit box availability. The branch, being situated on one of the most traveled streets in Tracy, is conveniently located with ample parking. The branch will initially be open Monday through Thursday from 9:00 AM to 5:00 PM, and

Friday from 9:00 AM to 6:00 PM, with the possibility of adding Saturday hours at a later date.

Established in 1991, Oak Valley Community Bank offers a variety of loan and deposit products dedicated to serving the needs of individuals and small businesses. The Bank currently operates through 14 convenient locations: Oakdale, Sonora, Turlock, Stockton, Patterson, Ripon, Escalon, Manteca, three branches in Modesto, and three branches in their Eastern Sierra Division, which includes Bridgeport, Mammoth Lakes, and Bishop.

For more information on Oak Valley Community Bank, call 1-866-844-7500 or visit www.ovcb.com.

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