PRESS RELEASE

For Immediate Release

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OAK VALLEY COMMUNITY BANK ANNOUNCES APPROVAL TO OPEN SECOND BRANCH IN SONORA

OAKDALE, CA – Oak Valley Community Bank, a wholly owned subsidiary of Oak Valley Bancorp (NASDAQ: OVLY), recently announced they have received regulatory approval to open a second location in Sonora. The new branch will be located at 85 Mono Way in downtown Sonora near the intersection of Mono and Restano Way. The branch is expected to open in the second half of 2015 and will be the sixteenth location for the Bank.

"We are very excited at the opportunity to open a second office in Sonora. We have considered this a couple of times over the years and we finally felt both the time and location were right. The proximity of the new location to the downtown core will allow us to provide greater banking convenience to a much wider audience of businesses and residents," stated Chris Courtney, President and CEO. While our Indian Rock branch will continue to serve clients in Eastern Sonora and neighboring foothill communities," Courtney concluded.

Oak Valley's downtown Sonora 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. Located in the Grocery Outlet shopping center, the branch will have ample parking and is accessible from all three surrounding streets. Hours will be Monday through Thursday from 9:00 AM to 5:00 PM, and Friday from 9:00 AM to 6:00 PM.

Oak Valley's business banking and commercial lending efforts are led by an experienced trio of Tuolumne County banking professionals. Branch Manager, Lyn Wilson, currently manages the Indian Rock branch office and will also oversee the downtown location when it opens. Business Development Officer, Barbara Ducey, directs new customer outreach and acquisition efforts. Commercial Loan Officer, Mark Steichen, manages Oak Valley's commercial

lending portfolio and serves the credit needs of the local business community. Each has at least twenty-five years of experience in their respective areas.

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. The Company will also open a fifteenth location, next month, in Tracy.

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



Pictured (left to right) Mark Steichen Barbara Ducey, and Lyn Wilson

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