

**Banking Services** offered as of April 1, 2025. Full details of banking services and fees listed on [www.ovcb.com](http://www.ovcb.com).

<b>Personal Banking Products and Services</b>
Checking and Savings Accounts <ul style="list-style-type: none"><li>• Simply Free Checking</li><li>• Direct Interest Checking</li><li>• 50+ Interest Checking</li><li>• Platinum Interest Checking</li><li>• Money Market</li><li>• Savings Account</li><li>• Individual Retirement Accounts (IRAs)</li><li>• Certificates of Deposit (CDs)</li></ul>
Credit Cards
Health Savings Accounts (HSA) <ul style="list-style-type: none"><li>• HSA Savings</li><li>• HSA Checking</li><li>• HSA Liquidity</li></ul>
<b>Commercial Banking Products and Services</b>
Treasury Management Solutions <ul style="list-style-type: none"><li>• ACH Origination</li><li>• Tax Payments</li><li>• Remote Deposit Capture</li><li>• Wire Transfers</li><li>• Positive Pay (Anti-Check Fraud System)</li><li>• ACH Fraud Filters</li><li>• eBanker for Treasury Management</li></ul>
Commercial Checking and Savings Accounts <ul style="list-style-type: none"><li>• Simply Free Business Checking</li><li>• Business Interest Checking</li><li>• Account Analysis</li><li>• Business Savings</li><li>• Money Market</li><li>• Certificates of Deposit (CDs)</li></ul>
Credit Cards
Payroll Services
Merchant Services
<b>Other Banking Products and Services – Personal and Commercial</b>
CDARS (Certificate of Deposit Account Registry Service)
Debit MasterCard
In-Touch Telephone Banking
Online Banking and Bill Payment
Mobile Banking and Express Deposit
Prepaid Gift/Reloadable Cards
Notary Service
Overdraft Options <ul style="list-style-type: none"><li>• Dynamic Transfer</li><li>• Overdraft Privilege</li><li>• Ready Reserve Line of Credit</li></ul>

**Credit Services** offered as of April 1, 2025. Full details of credit services listed on [www.ovcb.com](http://www.ovcb.com).

**Commercial Products** are available to businesses for commercial, industrial, or professional purposes:

Business Loans and Lines of Credit

- Working Capital
- Equipment Purchases
- Leasehold Improvements
- Working Capital Lines of Credit
- Operating Lines of Credit

Commercial Construction Loans

- Owner-occupied Commercial Construction
- Non-owner Occupied Commercial Construction
- 1-4 Single Family Residence Development

Commercial Real Estate Loans

- Acquisitions Owner & Non-owner Occupied
- Refinancing Owner & Non-owner Occupied

Agricultural Loans and Lines of Credit

- Agricultural Development
- Processing and Manufacturing
- Agricultural Term Financing
- Agricultural Real Estate
- Crop Financing Lines of Credit
- Production Lines of Credit
- Processing and Manufacturing Lines of Credit

Business Credit Cards

**Small Business Loan Products** with loan amounts ranging from \$25,000 to \$150,000, are available to businesses for commercial, industrial, or professional purposes:

- Professional Loans
- Professional Lines of Credit
- Business Lines of Credit
- Business Loans

Oak Valley is an originator of Small Business Administration (SBA) and other government guaranteed loans.

**Consumer Loan Products** are available to consumers for personal, family, or household purposes or personal investments:

- Home Equity Lines of Credit
- Home Equity Loans
- Mortgage Loan Assistance
- Ready Reserves - Overdraft Protection
- Single Family Residential Construction Loans
- Single Family Residential Loans
- FHA and USDA Brokered Mortgage Loans
- Personal Loan – Unsecured
- Personal Loan – CD Secured
- Auto Loans
- Credit Card Products