



In Touch

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Branching Out: Coming Soon to Lodi

We're happy to announce we've received regulatory approval to establish our 19th full-service branch! The new office will be located at **31 South School Street** in downtown Lodi and is scheduled to open mid-2025.

The Lodi Branch will be the bank's sixth location in San Joaquin County and offers a full line of personal and commercial banking services, a traditional walk-up ATM, and night deposit service. The branch will also include offices for commercial lending and administrative personnel.

Expanding our branch network into Lodi adds another convenient location to our footprint and allows us to provide increased accessibility to clients and introduce our unique brand of first-class service to a new audience of prospective clients.



Affordable Housing Program Grant Awarded

Partnering with Oak Valley Community Bank, Modesto Gospel Mission (MGM) was awarded with a 2024 Affordable Housing Program (AHP) grant for two-million dollars from the Federal Home Loan Bank of San Francisco (FHLBank San Francisco). This significant funding will propel MGM's efforts to provide emergency shelter and other vital services to the neediest residents of Modesto. The grant is being utilized to conduct substantial rehabilitation and construction of housing units dedicated to offering both short-term emergency shelter and longer-term housing solutions.



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Affordable Housing Program Grant Awarded

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MGM worked collaboratively with OVCB to apply for support of Restoration Woods, located at 1400 Yosemite Boulevard, which includes the rehabilitation of existing transitional housing and supportive services that will serve 134 individuals in need. Residents will have access to case management and financial education. Additional onsite amenities will include laundry, kitchen, and dining facilities.

Jose Sabala, Community Reinvestment Officer, expressed, "We are excited to have the opportunity to help facilitate this grant. As a community bank, we cherish opportunities to join forces and partner with organizations that positively impact our local communities."



Welcome to the Team



Melissa Loeb
916.260.5806

VP Branch Manager - Roseville

Melissa joined the bank as Vice President, Branch Manager of the Roseville Office. She has 20 years of banking experience and is a life-long Sacramento area resident.

Melissa attended Sierra College. She is a recent Board Member of E Center, a private non-profit agency that provides services for Head Start, and an active participant on the Twelve Bridges High School Sober Graduation committee. Melissa resides in Lincoln with her husband Chris and two children. She enjoys standup paddleboarding, gardening, traveling, and attending sporting events.



Heather Diaz
209.579.3365

VP Branch Manager - Modesto McHenry

Heather joined the bank as Vice President, Branch Manager of the Modesto-McHenry Office. A Turlock Native, she has dedicated over a decade to the banking industry, most notably as Vice President, Financial Center Manager for a large national bank.

Heather was also recognized with the Pinnacle Excellence Award and the Circle of Excellence Award. Heather balances a successful career with a fulfilling personal life. She and husband Steve have two children, and the family enjoys RV camping, golfing, and exploring hiking trails with the family dog.



David Skitarelic
916.260.5807

VP Commercial Banking - Roseville

David joined the bank as Vice President, Commercial Banking Officer in the Roseville Office. He brings 30 years of Sacramento-area commercial banking experience and is responsible for commercial lending and business development.

David earned a Bachelor of Science Degree in Business from the University of Southern California Marshall School of Business. He is a former board member of Child Advocates of Placer County (CASA). David resides in Auburn with his wife Paula and their children. He also volunteers as a youth rugby coach for Granite Bay Rugby and is a certified rugby referee.

Protect Yourself from Phishing Scams


Every day, thousands of people fall victim to fraudulent emails, texts, and calls. And the problem is only growing worse. The Federal Trade Commission's fraud report estimates that American consumers lost a staggering \$10 billion to phishing scams and other fraud in 2023 – a 13.6% increase in one year.


At Oak Valley, the financial security of our customers is of the utmost importance. We invest in a wide range of products and services to provide a secure banking environment, but combating fraud is a shared responsibility.

As an extra layer of protection for your account, we want to equip every customer with the knowledge to spot a phishing scam – and stop bank impostors in their tracks. That's why we've joined with the American Bankers Association in a nationwide effort to fight phishing.

A simple way to combat fraud starts with these four words: **Banks Never Ask That**. Because when you know something sounds suspicious, you'll be less likely to be fooled.

The top 4 phishing scams are full of red flags:

 **Text Message:** If you receive a text message from someone claiming to be your bank asking you to sign in, give your personal information, or transfer money to keep it safe, it's a scam. Additionally, banks will never ask for a code that has been sent to your phone! *Banks never ask that.*

 **Email:** Watch out for emails that ask you to click a suspicious link, urge you to take immediate action, or request your personal information. The sender may claim to be from your bank, but it's a scam. *Banks never ask that.*



Phone Call: Would your bank ever call you to verify your account number? No! *Banks never ask that.* If you're ever in doubt that the caller is legitimate, just hang up and call the bank directly at a number you trust.



Payment Apps: Beware of messages saying your account has been hacked. Scammers may ask you to send money to a new account they've created for you, but that's a scam! *Banks Never Ask That.*

Take the Quiz! To learn more on how to keep phishing criminals at bay, including videos, an interactive quiz and more, visit www.BanksNeverAskThat.com and become a scam spotter pro.



Client Spotlight: Bishop Veterinary Hospital

At Bishop Veterinary Hospital, a team of highly trained and experienced animal lovers is dedicated to providing exceptional veterinary care. They offer a comprehensive range of medical and surgical services, supported by advanced in-house diagnostics such as digital x-rays, ultrasounds, a fully equipped hematology and biochemistry lab, and innovative regenerative medicine options. From routine preventive care for dogs and cats to advanced therapies for equine athletes, they are committed to delivering the highest standard of care.

Their state-of-the-art facilities are equipped to handle a wide array of services, including cutting-edge cancer treatments, critical care, soft tissue and orthopedic surgeries, and regenerative therapies like stem cell treatments,

PRP (Platelet-Rich Plasma), and IRAP (Interleukin-1 Receptor Antagonist Protein). They also specialize in canine and equine reproduction and offer compassionate end-of-life care to support pets and their families during difficult times.

Bishop Veterinary Hospital is proudly owned and operated by Taylor Ludwick, MS, DVM, and Nicole Milici, DVM. They serve Bishop, Mammoth Lakes, Ridgecrest, Tonopah, and the surrounding areas with care and dedication. Services are available six days a week, by appointment or walk-in, including 24/7 emergency care – because your pet's health is priority every day of the year.

They look forward to providing exceptional care to your beloved

animals. If you have questions or would like to learn more about how Bishop Veterinary Hospital can care for your pet, visit bishopveterinaryhospital.com or call:

- Bishop: 760.873.5801
- Mammoth Lakes: 760.934.2287
- Ridgecrest: 760.446.1300
- Tonopah: 775.482.3399



Lisa and Robert pictured at Bishop Veterinary Hospital

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*Free gift provided at account opening and may be reported on a 1099-INT or 1099-MISC. We reserve the right to substitute a gift of similar value.

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