

In Touch

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2024 Best Places to Work - Central Valley

We're proud to announce that we've been named to the 2024 Best Places to Work in Central Valley list! Best Places to Work is a research-driven program from Best Companies Group that examines a company's practices, programs, and benefits, then surveys employees for their perspective.

Being a great place to work starts with attracting and retaining top talent. We recognize that organizations are only as good as their employees, and the correlation between success, teamwork, and the link to top financial performance has never been clearer. We strive to create an environment

that values collaboration, innovation, and individual growth.

We are honored to receive this award. This recognition is a testament to our commitment to fostering a positive and supportive workplace environment and excellence in all that we do. Our success is built on our service culture, which is embraced by all members of our team. Our exceptional service is what distinguishes us. It's not just about meeting expectations; it's about exceeding them in ways that build lasting trust and loyalty. By delivering on this promise consistently, we create

our own brand ambassadors – who speak highly of the bank and refer colleagues and friends.

We would like to take this opportunity to recognize our team. We are grateful for their loyalty and commitment to our customers, our communities, and each other.

Sincerely,

Chris Courtney, CEO



Avoiding Scams

Scammers use phone, email, or text messages to trick you into giving them your personal and financial information. But there are several ways to protect yourself. Here are four common signs that it's a scam and ways to avoid them.

1. Scammers PRETEND to be from an organization you know. Often pretending to be contacting you on behalf of the government, scammers might use a real name, like the Social Security, IRS, or Medicare. Or, pretend to be from a business you know, like a utility company or a charity asking for donations. Technology can change the number that appears on caller ID, so the what you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE. They might say you're in trouble, owe money, or someone in your family had an emergency, or there's a virus on your computer. They may say there's a problem with your account and need to verify some information. Or even lie, saying you won a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately. The goal is to make you act before you have time to think. They might tell you not to hang up so you can't check out their story. They might threaten

to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way. They often insist that you can only pay by using cryptocurrency, wiring money through MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers. Some will send you a fake check, telling you to deposit it and send them money.

How To Avoid a Scam

- Block unwanted calls/text messages.
- Don't give your personal or financial information to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information.
- If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a known website or look

up their phone number. Don't call a number they gave you or the number from your caller ID.

- Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.
- Stop and talk to someone you trust. Before you do anything, tell someone — a friend, a family member, a neighbor — what happened. Talking about it can help you realize it's a scam.
- Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Report Scams to the FTC

If you were scammed or think you saw a scam, tell the FTC at [Report-Fraud.ftc.gov](https://www.ftc.gov/Report-Fraud).

©Federal Trade Commission Consumer Fraud



Eric J. Manning
VP Commercial Banking Officer
916.473.2034

Welcome to the Team

Eric Manning joined the bank as Vice President, Commercial Banking Officer in the Roseville Office. With over 20 years of commercial banking experience, he is responsible for commercial lending and business development in the Sacramento region.

Eric earned a Bachelor of Science Degree and Master's in Business Administration from the University of California, Davis. He graduated from the Pacific Coast Banking School at the University of Washington, Seattle, and the Agricultural Lending Institute (ALI) at California State University, Fresno. He is long standing member of the Association of Commercial Real Estate (ACRE), the Alumni Association at UC Davis Graduate School of Management, and an active member in North Natomas Little League. Eric resides in Sacramento with his wife Jeanette and two children. In his free time, he enjoys photography, golf, and coaching youth baseball.

Lending in Your Community

We're committed to supporting the borrowing needs of the communities we serve. Here are examples of projects we've recently financed. If you're building, buying, or banking in our communities, we'd love to learn more about your plans.



\$1.8M

Commercial Real Estate Industrial - SBA 504

\$1.75M

Agriculture Land & Line of Credit

\$3M

Engineering Office - SBA 504 & Line of Credit

\$300K

Commercial Real Estate - Non-Profit

\$2.2M

Commercial Real Estate - Medical

\$20M

Diversified Agriculture Line of Credit

\$1.6M

Food Manufacturing Line of Credit

\$150K

Small Business Professional Line of Credit

New! ATM Preferences

We recently added a Preferences feature to our Automated Teller Machines. Using this feature allows you to choose default settings at the ATM to make your transactions quicker and easier. The best part is, once you set your Preferences at one of our ATMs, they will apply at all Oak Valley and Eastern Sierra Community Bank ATMs.

Language Preference: Choose English or Spanish as your default language for ATM transactions.

Fast Cash Amount: Choose your preferred Fast Cash amount in any increment of \$20.

Receipt or No Receipt: Choose your receipt options for different transaction types. You may select to always print a receipt, never print a receipt, or always ask if you want a receipt.



ATM Tip

Now that our ATMs are multi-denominational and dispense \$5, \$20, and \$100 bills, another way to ensure you always get a mixture of denominations – without having to Set Bill Mix – is to choose a withdrawal amount that requires the ATM to disburse multiple denominations.

If you want:

- \$5's and \$20's - Choosing to withdraw \$50 or \$55 instead of \$60 will ensure you get both.
- \$5's, \$20's, and \$100's - Choosing an amount that's not divisible by \$20, like \$250 or \$275, will ensure you get a mix of all three denominations.

Financial Literacy & Wellness

April marked the beginning of National Financial Capability Month, and we're proud to have launched our **new Financial Literacy and Wellness site**. We believe financial literacy is key to building a secure and fulfilling future. That's why we're thrilled to offer a variety of topics allowing you to learn valuable financial skills, refresh your money habits and strategies while deepening your financial knowledge with fresh insights in a fun and exciting way.

Our Financial Literacy and Wellness site uses Banzai, an award-winning financial literacy program with interactive simulations to put you in real-world scenarios. By making choices, facing the consequences, and experiencing

the rewards of responsible money management, Banzai equips individuals with the knowledge and confidence to navigate their financial lives. You'll also find helpful articles and a broad spectrum of financial calculators.

Whether you're just starting your financial journey or looking to refine your existing strategies, our courses offer something for everyone. You can start with tools that are essential to building financial habits by exploring concepts like budgeting, charitable giving, and savings. If you're ready for more robust aspects of finance, we've got you covered there, too. Check out topics like investing, tax preparation, homeownership, starting a business,

credit management, insurance, navigating unexpected challenges, and more!

Get started today at ovcb.com or ovcb.banzai.org/wellness to learn how we can help you achieve your financial goals.



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