

40 years

Investing In Relationships
With Strong & Secure Banking

Central Valley
**Community
Bank**



www.cvcb.com

Central Valley Community Bank



Making History *Together.*

Our history is written by many hands, but with one vision: to help our customers and communities succeed. We are proud of our legacy of success, and just as proud that our story is still being written today.

A History of Strength - A Heart of Service

Central Valley Community Bank (Bank), founded in 1979, is a California State chartered bank with deposit accounts insured by the Federal Deposit Insurance Corporation (FDIC). The Bank commenced operations on January 10, 1980, in Clovis, California, with 12 professional bankers and beginning assets of \$2,000,000.

Central Valley Community Bancorp (Company), was established on November 15, 2000, as the holding company for Central Valley Community Bank and is registered as a bank holding company with the Board of Governors of the Federal Reserve System. The common stock of the Company trades on the NASDAQ stock exchange under the symbol "CVCY." The Company is regulated by the Federal Deposit Insurance Corporation, Federal Reserve Board, Securities and Exchange Commission, and the California Department of Business Oversight.

The Bank operates full-service offices in 16 communities within the San Joaquin Valley and Greater Sacramento Region, and employs nearly 300 team members organized by market. Banking Centers are located in Cameron Park, Clovis, Exeter, Folsom, Fresno, Gold River, Kerman, Lodi, Madera, Merced, Modesto, Oakhurst, Prather, Roseville, Stockton and Visalia. Additionally, the Bank operates Commercial, Real Estate, SBA and Agribusiness Lending Departments. Central Valley Investment Services provide a full suite of wealth management services by Raymond James Financial, Inc.

With assets exceeding \$1.9 billion as of September 30, 2020, Central Valley Community Bank has grown into a well-capitalized institution, with a proven track record of financial strength, security and stability. The Company's financial performance continues to receive industry acclaim and national recognition. Despite the Bank's growth, it has remained true to its original roots and committed to its core values of teamwork, respect, accountability, integrity and leadership.

Central Valley Community Bank distinguishes itself from other financial institutions through its strength, client advocacy, exemplary service to clients and communities, and the values that have guided the Bank since its opening. The Bank's unique brand of personalized service is demonstrated daily by professional bankers who live its mission of providing personalized financial solutions that guide businesses and communities to succeed and thrive.

Guided by a hands-on Board of Directors and a seasoned Executive Management Team, the Bank continues to focus on personalized service, client referrals and team member satisfaction. Central Valley Community Bank's strong foundation, concern for its team and training opportunities at all levels has afforded the ongoing addition and retention of high-quality employees.

Supporting Our Communities In So Many Ways

Focused on investing in the communities it serves, the Bank annually supports a wide variety of organizations with financial donations and the talents and energy of its people. Additionally, Bank management serves in leadership positions for civic and philanthropic organizations, as well as industry groups at the state and national levels. Providing leadership-by-example sets the pace for the entire team, all committed to improving and strengthening the quality of life in the communities where they live, work and raise their families. This is evidenced by The Business Journal's "Best of Central Valley Business

Awards" where the Bank was honored for the sixth consecutive year as "Best Business Bank" in 2019.

Always On The Leading Edge Of Security & Convenience

Central Valley Community Bank maintains state-of-the-art data processing and information systems, and offers a complete line of innovative and competitive business and personal deposit and loan products. Through FDIC insurance, customer deposits for all insurable accounts are protected up to \$250,000. For maximum convenience, personal and business services are available through Online Banking with Bill Pay, Mobile Banking, Mobile Deposit, CVCB CardControl and eStatements. Popmoney (person-to-person payments) is available for personal accounts. The Private Business Banking Department ensures that businesses of all sizes benefit from custom-tailored Cash Management services through Business Online Banking. In addition, ATMs are located throughout the Bank's territory, and clients are able to access ATMs nationwide for free through the MoneyPass network. BankLine provides 24-hour telephone banking and convenient banking hours are offered at the Bank's offices.

A Proud Reputation Built On Personal Relationships

Central Valley Community Bank has built a reputation for superior banking service by offering personalized "relationship banking" for businesses, professionals and individuals. Serving the business community has always been a primary focus for the Bank, which continues to expand its commercial banking team to serve even more satisfied clients.

Central Valley Community Bank's experienced banking professionals live and work in the local community, and have a deep understanding of the marketplace. As a result, the Bank has remained an active business lender and is proud to be a Preferred SBA Lender. Central Valley Community Bank received the honor of CenCal Business Group's Lender of the Year award, as the number one SBA 504 lender in the Central Valley for 2018.

At Central Valley Community Bank, you will find the secure lending power of a big bank plus the stable values and relationships of a community bank. From small manufacturing to large agribusiness organizations, healthcare companies to service industries, and everything in between, Central Valley Community Bank is always ready to leverage its strength, experience and commitment to help businesses thrive – even in the toughest economic times – by offering tailored lending products.

Central Valley Community Bank is dedicated to providing outstanding value to clients by increasing and enhancing its products and services, while emphasizing needs-based consulting within the Banking Center environment. Serving both new and long-time customers continues to be an important factor in the Bank's growth, as demonstrated in ongoing client referrals. Dependable values and security are important to banking clients, and the Bank is well-positioned to provide them with an ongoing emphasis on privacy, safety and convenience.

A Firm Foundation For Building A Strong Future

Thanks to the vision of the Company's leadership and Board of Directors, the Bank has grown steadily and sensibly for four decades, keeping pace with the needs of its clients and the communities it serves, all while retaining the local values that formed the Bank's firm foundation.

Trusted Leadership.



A Strong History of Growth.

Success built on
“Relationship Banking”

Proven Performance

- Recommended by Bauer Financial, Inc. with its “5-Star Superior” rating for all four quarters of 2019 based upon financial results.
- Designated as a “Super Premier” performer by The Findley Reports, based on 2019 operating results.
- Received the 2018 Raymond James Community Bankers Cup award – ranking in the top 10% of community banks with assets between \$500 million and \$10 billion for the year ended 2018, demonstrating superior performance on measurements of financial performance and stability.

Invested In The Community

- Honored by The Business Journal as “Best Business Bank” for the sixth straight year in its 2019 Best of Central Valley Business Awards.
- Featured in the Western Bankers Association’s “We Make an Impact” campaign, which praised the Bank for support of SCORE – a nonprofit organization providing free mentoring, education and seminars for business.
- Contributes both financially and with approximately 3,300 volunteer hours in leadership and support to worthwhile community nonprofit organizations, programs, and causes.
- The Bank’s team of professional bankers not only knows the San Joaquin Valley and Greater Sacramento region, but also has a deep understanding of its business and valued communities.

Experienced Leadership

- Under the successful leadership of only three CEOs, the Bank has invested in the growth, relationships and success of businesses and the communities it has served since opening in 1980.
- The Bank is guided by a Board of Directors and seasoned leadership, including: Daniel N. Cunningham, Founding Board Member and Vice Chairman; Daniel J. Doyle, Chairman with 49 years of banking experience; and James M. Ford, President and CEO with 39 years of banking experience.

Powerful FDIC Protection

- Federal Deposit Insurance Corporation’s (FDIC) standard deposit insurance coverage limit of \$250,000 per depositor, per ownership category for insurable accounts.

Executive Management *(Above From Left to Right)*

David A. Kinross
*Executive Vice President,
Chief Financial Officer*

Patrick A. Luis
*Executive Vice President,
Chief Credit Officer*

Dawn M. Cagle
*Senior Vice President,
Human Resources*

James M. Ford
President & CEO

James J. Kim
*Executive Vice President,
Chief Operating Officer*

Ken Ramos
*Executive Vice President,
Market Executive, Southern Region*

Teresa Gilio
*Executive Vice President,
Chief Administrative Officer*

Blaine C. Lauhon
*Executive Vice President,
Market Executive, Northern Region*

Bancorp Board of Directors

James M. Ford
President & CEO

Daniel J. Doyle
Chairman

Daniel N. Cunningham
Vice Chairman

F.T. “Tommy” Elliott, IV
Dorothea D. Silva

Robert J. Flautt
Gary D. Gall

Steven D. McDonald
Louis C. McMurray

Karen A. Musson
William S. Smittcamp

Sidney B. Cox
Founding Director Emeritus

Products & Services

Business

Business Checking & Savings Accounts

Health Savings Accounts
Certificates of Deposit (CDs)
CDARS Time Certificates of Deposit
Tiered Money Market Accounts
Insured Money Market Sweeps
ATM or Visa® Debit Card

Business Online & Mobile Banking

eStatements
Business Bill Pay
Cash Management Services
Remote Deposit
Merchant Card Services
Positive Pay
Mobile Deposit
CVCB CardControl

Business Loans & Lines of Credit

Operating Lines & Equipment Loans
SBA (Government Guaranteed Loans)
Agricultural Loans
Construction & Real Estate Loans
Business Credit Cards
Equipment Leases

Courier Service (select locations)

BankLine (24-hour phone banking)

Investment Services^(*)

Personal

Personal Checking & Savings Accounts

Health Savings Accounts
Certificates of Deposit (CDs)
CDARS Time Certificates of Deposit
Tiered Money Market Accounts
Insured Money Market Sweeps
ATM or Visa® Debit Card

Personal Online & Mobile Banking

eStatements
Bill Pay
Popmoney® (person-to-person payments)
Mobile Deposit
CVCB CardControl

Personal Loans & Lines of Credit

Home Equity Lines of Credit
Personal Credit Cards
Real Estate & Construction Loans

BankLine (24-hour phone banking)

Investment Services^(*)

^(*)Investment Products are: Not FDIC Insured;
Not Bank Guaranteed and May Lose Value

Locations

Customer Service

(800) 298-1775
(559) 298-1775

Cameron Park

3311 Coach Lane,
Suite A
Cameron Park, CA 95682
(530) 676-3400

Clovis

Clovis Main
600 Pollasky Avenue
Clovis, CA 93612
(559) 323-3480

Herndon & Fowler

1795 Herndon Avenue,
Suite 101
Clovis, CA 93611
(559) 323-2200

Exeter

300 East Pine Street
Exeter, CA 93221
(559) 594-9919

Folsom

905 Sutter Street,
Suite 100
Folsom, CA 95630
(916) 985-8700

Fresno

Corporate Office
7100 North Financial Drive,
Suite 101
Fresno, CA 93720
(559) 298-1775

Fig Garden Village

5180 North Palm,
Suite 105
Fresno, CA 93704
(559) 221-2760

Fresno Downtown

2404 Tulare Street
Fresno, CA 93721
(559) 268-6806

River Park

8375 North Fresno Street
Fresno, CA 93720
(559) 447-3350

Gold River

11230 Gold Express Drive,
Suite 311
Gold River, CA 95670
(916) 235-4588

Kerman

360 South Madera Avenue
Kerman, CA 93630
(559) 842-2265

Lodi

1901 West Kettleman Lane,
Suite 100
Lodi, CA 95242
(209) 333-5000

Madera

1919 Howard Road
Madera, CA 93637
(559) 673-0395

Merced

3337 G Street,
Suite B
Merced, CA 95340
(209) 725-2820

Modesto

2020 Standiford Avenue,
Suite H
Modesto, CA 95350
(209) 576-1402

Oakhurst

40004 Highway 41,
Suite 101
Oakhurst, CA 93644
(559) 642-2265

Prather

29430 Auberry Road
Prather, CA 93651
(559) 855-4100

Roseville

2999 Douglas Boulevard,
Suite 160
Roseville, CA 95661
(916) 859-2550

Stockton

2800 West March Lane,
Suite 120
Stockton, CA 95219
(209) 956-7800

Visalia

Floral
120 North Floral Street
Visalia, CA 93291
(559) 625-8733

Mission Oaks Plaza

5412 Avenida de los Robles
Visalia, CA 93291
(559) 730-2851

Commercial Lending

Agribusiness
(559) 323-3493

Real Estate

(559) 323-3346

SBA

(559) 323-3416

Greater Sacramento

(916) 859-2556

Mid-Valley

(209) 576-1402 Ext. 3500

Central Valley

(559) 323-3481

South Valley

(559) 594-9919 Ext. 6504

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