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River Valley Community Bank Reports Record Quarterly and Annual 2008 Earnings Results (unaudited)

River Valley Community Bank (OTCBB: RVVY) headquartered in Yuba City, California posted a net profit of \$196,270 for the fourth quarter and \$574,349 for the 2008 calendar year. The yearly gain compares to a loss of \$124,624 for the 2007 calendar year. The fourth quarter's earnings marks the eighth consecutive quarter of improved operating results for the Bank.

At year end, the Bank reported total assets of \$96,614,767 compared to \$75,550,847 at September 30, 2008 and \$69,416,898 at December 31, 2007. Deposits were at \$81,836,395 at year end compared to \$61,540,493 at September 30, 2008 and \$55,818,301 at December 31, 2007. Total loans were \$35,414,644 at year end compared to \$31,244,910 at September 30, 2008 and \$20,101,804 at December 31, 2007.

The Bank also showed consistent improvement throughout the year in key performance ratios: Return on Equity, Return on Assets and Efficiency Ratio were also at all time bests for both the fourth quarter and full year. For the twelve month period ending December 31, 2008 they were 4.23%, 0.79% and 71.94% respectively. These improvements are noteworthy considering continuing pressures on the Bank's net interest margin.

John Jelavich, President and Chief Executive Officer commented, "The fourth quarter and full year results have significantly exceeded our expectations. We have demonstrated a consistent pattern of growth and positive operating results to date. Considering the Bank opened for business in late June 2006, these accomplishments seem all the more remarkable. Our well balanced asset portfolio consisting of loans and other investments, avoiding major concentrations in any one area, has served us well. In fact our investment portfolio consisting mostly of diversified, seasoned issues reflected a net mark-to-market gain of \$468,297 as of December 31, 2008. In late December we experienced our first meaningful indication of potential loan deterioration, we were quick to react, and believe we are adequately reserved. We had been accelerating our provision to our allowance for loan losses throughout the year in anticipation of economic weakness."

"We are very pleased with the overall 2008 results especially under weak economic and financial conditions. We expect 2009 will continue to be very challenging and we are prepared to manage the process accordingly," Jelavich concluded.

River Valley Community Bank is located at 1629 Colusa Avenue, Yuba City, California. For more information please contact John Jelavich at 530-821-2460 or visit our website at: www.rivervalleycommunitybank.com.

Forward Looking Statements: This document may contain comments and information that constitute forward-looking statements. Forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those expressed in or implied by such statements. Forward-looking statements speak only as to the date they are made. The Bank does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.