

July 20, 2010

River Valley Community Bank posts 12th consecutive quarterly profit (unaudited); announces 5 for 4 stock split

River Valley Community Bank (OTCBB: RVVY) headquartered in Yuba City, California reported net income of \$257,787 for the quarter ended June 30, 2010. This is a 97% increase over the \$130,738 earned in the second quarter of 2009 and represents the twelfth consecutive quarterly profit for the Bank which recently celebrated its fourth anniversary. Through the first six months of 2010 the Bank has posted \$510,377 net income. Net Interest Margin improvement and continued Noninterest Expense control were the main drivers of the improved results. The current quarterly results also include a onetime gain on the sale of securities of \$10,000; this compares to a \$17,584 gain in the corresponding period a year ago.

Total assets and deposits as of June 30, 2010 were \$111,124,138 and \$94,493,681 compared to \$98,962,326 and \$83,701,988 respectively, at the end of the corresponding quarter a year ago. Gross loans outstanding were at \$41,553,887, a 16% increase over June 30, 2009. Investment securities totaled \$57,321,965 at the end of the quarter and reflected a mark-to-market gain of \$1,678,700. The Allowance for Loan and Lease Losses (ALLL) was at \$1,336,407 at quarter's end; the Bank is believed to be well reserved based on the current analysis of its loan portfolio.

John I. Jelavich, President and Chief Executive Officer commented, "We have continued to consistently improve our performance despite the challenging economic environment. Our capital position and liquidity remains strong as we continue to manage our balance sheet carefully. New business activity remains remarkably steady even though local economic conditions are weak."

"As a result of the Bank's success to date the Board of Directors has declared a five for four stock split payable to shareholders of record as of July 30, 2010. We believe that by increasing the share count by 25% (5 for 4), the liquidity of our shares will improve. This move will not affect the Bank's strong retained earnings position. Share certificates reflecting the split will be mailed directly to shareholders on August 20th. The Bank will not issue fractional shares as a result of the split. In lieu thereof, each shareholder who would otherwise be entitled to receive a fractional share as a result of the split will receive from the Bank, in cash, the fair value of such fractional share. Trading will begin on a split-adjusted basis on Monday, August 23, 2010."

"As we enter the third quarter of operations we will be adding two key positions, a Senior Lender and an Enterprise Risk Manager; this will add depth to our management team and enable us to better provide for future growth", 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.