

July 10, 2008

River Valley Community Bank Reports June 30, 2008 Financial Results with Record Earnings

River Valley Community Bank (OTCBB:RVVY) headquartered in Yuba City, California, posted a net profit of \$132,892 in the second quarter of 2008 compared to a loss of \$78,940 in the corresponding quarter one year ago. This also was 46% above the \$91,004 reported for the quarter ended March 31, 2008. Having just completed its second full year of operations, this marks the fourth consecutive quarter of increased profitability for the Bank.

At quarter end the Bank reported assets and deposits of \$69,521,572 and \$56,078,423 respectively. While total assets and deposits rose only marginally from March 31, 2008, they increased \$24,239,174 or 54% and \$23,848,635 or 74% respectively over June 30, 2007. It is also important to note that core deposits grew significantly quarter to quarter. Loans totaled \$29,427,151, an increase of 29% from the first quarter of 2008 and 98% over the corresponding quarter one year ago.

John Jelavich, President and Chief Executive Officer stated, “Our core business continues to grow and our Net Interest Margin continues to improve; that combination has clearly led to the improved results. With the current economic environment showing no immediate signs of improvement we continue to monitor our loan portfolio closely. As of June 30, 2008 we had no delinquencies of 30 days or more. We must also continue to focus on operating efficiently if we are to continue to perform at a high level,” Jelavich added.

“Having quietly celebrated our second anniversary recently, we are pleased with what we have accomplished as a team. Although we are operating in difficult times we continue to perform well in relation to our original plan. Our relationship customer base is solid and continues to grow. We again closed the quarter with a strong capital position which will enable us to grow and perhaps take advantage of opportunities in the marketplace as they may occur in the future,” 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.