

January 12, 2011

**River Valley Community Bank Posts Record Earnings, Deposits and Assets!
(Unaudited)**

River Valley Community Bank (OTCBB: RVVY.OB) headquartered in Yuba City, California earned, after tax, \$284,102 for the quarter ended December 31, 2010 and \$1,042,123 for the full year. The quarterly and annual results both represent records for the Bank compared to the previous bests of \$282,067 and \$667,565 earned in the fourth quarter and full year in 2009. The Bank, which opened in June of 2006 has now posted 14 consecutive profitable quarters.

Total Assets and Total Deposits of \$136,170,200 and \$119,410,908 were also at record levels at year end. Core deposits (total deposits less time deposits) were at \$101,513,002 at December 31, 2010 a 44% improvement over the \$70,683,266 recorded at year end 2009. Gross loans declined 4% from a year ago to \$43,460,892 as a result of the continued deleveraging by businesses and consumers and increased pay downs by our agricultural borrowers who generally experienced improved operating results. The investment portfolio was \$64,801,749 at December 31, 2010. Shareholder Equity increased to \$16,323,879 from \$15,442,791 at the end of 2009.

Net Interest Income was \$4,260,599 for the year, a 16% increase over 2009 and reflects a significant growing earning asset base. This is noteworthy considering the Net Interest Margin (NIM) fell to 4.18% in the fourth quarter of this year compared to 4.43% in the same period a year ago; we anticipate the downward compression in NIM will continue until we see loan demand increase and resumption in the growth of our loan portfolio. The Efficiency Ratio of 53% for the quarter was at the best level ever while Return on Equity and Return on Assets were 6.78% and .90% respectively.

John I. Jelavich, President and CEO commented, "2010, again was an outstanding year for the Bank; core deposit growth clearly exceeded our expectations as our calling efforts and referrals continued to create new opportunities. After Tax Net Income increased a dramatic 56% over 2009. We did however fall short on our loan growth targets as acceptable opportunities were limited due to economic conditions. We have completed the realignment of our lending team and as we now begin to see signs of economic recovery, we are well positioned for growing our loan portfolio in 2011 and beyond. At year end we had no loans past due of 30 days or more and continue to be well reserved for potential credit losses. Our strong and improving financial position will continue to serve us well as we go forward", 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.