

River Valley Community Bank Releases Record Second Quarter Earnings Results (Unaudited)

River Valley Community Bank (OTCBB: RVVY), headquartered in Yuba City, California, reported record pretax profits for the quarter ending June 30, 2009. Pretax earnings for the quarter were \$203,265 compared to \$132,893 in the corresponding quarter a year ago and also surpassing the \$196,270 previous record posted in the quarter ended December 31, 2008. After tax net profit was \$130,738 compared to \$132,892 a year ago; in the second quarter of 2008 there was no tax provision. The record results were achieved after fully providing for the FDIC special assessment levied to rebuild the deposit insurance fund and again providing \$150,000 for Allowance for Loan and Lease Losses (ALLL) during the quarter as previously planned in view of the continued economic weakness. ALLL now totals \$835,459 and represents 2.33% of the loan portfolio.

The Bank reported total assets and deposits of \$98,962,326 and \$83,701,988 at June 30, 2009 compared to \$69,521,572 and \$56,078,423 respectively posted at June 30, 2008. Loans increased to \$35,896,462 from \$29,427,151 a year ago. Total assets and deposits dropped from the record levels at the end of the first quarter primarily because of seasonal factors. The Bank's well diversified investment portfolio totaled \$50,139,422 at quarter's end and reflected a mark-to-market gain of \$621,307.

John Jelavich, President and Chief Executive Officer commented, "Our earnings for the second quarter exceeded our expectations and was driven by the improvement in our Net Interest Margin from 3.49% in the first quarter to 3.77% in the second; fee income also rose significantly quarter over quarter. Our efficiency of operations also improved as we continue to keep a watchful eye on controllable noninterest expenses. Core deposits grew a respectable 36% from the second quarter of 2008 as well. As of June 30, there were no loan delinquencies of more than thirty days and we have experienced no charge offs. The Bank's Capital and Liquidity levels remain high; we continue to operate from a position of financial strength as we celebrate our third anniversary", 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.