

April 13, 2009

River Valley Community Bank Releases Strong March 31, 2009 Financial Results (Unaudited)

River Valley Community Bank (OTCBB: RVVY), headquartered in Yuba City, California, reported record total assets and deposits as of March 31, 2009, of \$105,496,015 and \$90,799,969 respectively. This represents a significant increase over the \$69,307,377 and \$55,340,528 posted on March 31, 2008. Loans totaled \$35,115,587, up from \$22,823,048 this period last year. The investment portfolio has grown in size to \$43,711,452 from \$36,335,889 from the corresponding quarter last year and reflected a mark-to-market gain of \$360,701 at quarter end.

The Bank reported pre tax income of \$117,888 and net income of \$62,285 after tax for the 2009 quarter compared to \$91,004 reported in the first quarter of 2008. The 2009 income tax provision of \$55,603 is our first tax provision since inception. Additionally, the Bank made an extraordinarily large allocation of \$150,000 in the first quarter for Allowance for Loan and Lease Losses (ALLL) compared to the allocation of \$40,500 in the first quarter of 2008; ALLL now totals \$689,959 and represents 1.96% of the loan portfolio.

John Jelavich, President and Chief Executive Officer commented, “Our growth continued strong in the first quarter. Core deposits (Total Deposits minus Time Deposits) grew a healthy 67% from the end of the first quarter 2008. As noted in the paragraph above, the extraordinary loan loss expense allocation is a precaution for potential future losses and was deemed prudent in view of the continued economic uncertainties that persist even though we had no loan delinquencies as of March 31, 2009. We are building a strong balance sheet, including capital and liquidity as we navigate through these turbulent times,” Jelavich added.

“We continue to attract new banking relationships and are building on existing ones at a steady pace. Our operating efficiencies are improving as assets per employee of over \$ 6,500,000 and the Bank’s Efficiency Ratio of 67.75% for the quarter compare very favorably to our peers in the industry. Continuing pressure on our Net Interest Margin has persisted as interest rates have dropped and actions are being taken to improve it”, 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.