November 20, 2012

River Valley Community Bank Declares Special Cash Dividend

Yuba City, CA, (Businesswire) –

River Valley Community Bank headquartered in Yuba City, California (OTC Markets: RVVY) today announced its Board of Directors has approved a special cash dividend of $0.30 per common share to shareholders of record as of November 29, 2012, and payable either directly or through their broker on or about December 19, 2012.

"It's amazing what our Bank has accomplished in six and a half economically challenging years," commented John I Jelavich, President and CEO. "Our continued profitability and strong capital position enable the Bank to make this special, one-time dividend payment to our shareholders this year – ahead of potential tax increases that could come about in 2013." Jelavich added, "We are very pleased to be returning over $500,000 to our shareholders. Moving forward, our long term plan is to grow the Bank, and we believe this payment will have little, if any, impact on the capital we need to achieve our goals."

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.