

November 1, 2006

River Valley Community Bank Releases Financial Results, Management Change

River Valley Community Bank headquartered in Yuba City, California reported total assets at September 30, 2006 of \$23,581,198. The Bank's deposits were \$10,234,906 and total loans were \$1,702,133.

The Bank incurred pre-opening expenses of \$205,650 and a loss from operations since opening June 26, 2006 through the period ending September 30, 2006 of \$192,349. Both numbers are favorable to budget.

John Jelavich, President and Chief Executive Officer commented that "We are pleased with these results considering we are operating in a temporary facility and have had a limited marketing campaign during the construction of the permanent main office. We recently released our formal media marketing campaign in anticipation of the grand opening at 1629 Colusa Avenue in mid-November."

The Bank also announced the pending resignation of Karen Hart, Chief Financial Officer effective November 12, 2006. Ms. Hart, citing family related issues will move back to the State of Arizona. "Karen has been outstanding in establishing our financial department and building our team; she will be missed", Jelavich said. Hart added, "I feel privileged to have been associated with such a dynamic group in the board, staff and investors of River Valley Community Bank. On a personal level I will miss the great relationships I have formed within the Bank Family, and while I am saddened by the situation, I know the Bank has a bright future ahead and I look forward to its' continued success in the community." Jelavich added, "We are fortunate to have strength and experience in the finance group and we are setting a plan in place to assure continuity. We will search for the most qualified candidate to fill the position."

River Valley Community Bank is currently located at 800 Plumas Street, Yuba City until their permanent location at 1629 Colusa Ave. is completed. For more information please contact John Jelavich at 530-755-0418.