

Chamber BBQ!



Come support the Chico Chamber of Commerce on June 16th at the Silver Dollar Fairgrounds for their Annual Chamber Community BBQ. This year they will be honoring and celebrating R.W. Knudsen's 50th Anniversary! Since 1961 R.W. Knudsen has demonstrated a deep dedication to environmental stewardship. From a variety of fruit juices and spritzers to jams and jellies, they have continued to offer the finest of products with only the purest of ingredients. Their facilities use clean, renewable energy sources, minimizing their total environmental footprint and providing more than 40% of their peak energy needs!

Come show your support for the Chamber and the Knudsen's and enjoy an evening full of food, drinks and good company! For more information about the event, contact the Chamber at 891-5556. See you there!

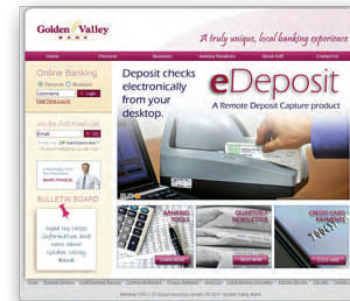
GVB Billboards!



In light of our 5 year anniversary, GVB is running a billboard campaign over the next 3 months! There are a total of 6 billboards featuring GVB spread around the city of Chico. Each month, the location of these boards will change. We already have our first set of boards out there, so keep your eyes open!

Website, RDC, eStatements and More!

Golden Valley Bank is rolling out some great new products this year. Some of them have already been released! A newly designed website and Remote Deposit Capture (RDC) are two that we have recently unveiled. Our website has undergone a bit of a facelift, making it more user friendly and accessible to those services you use the most. Be sure to check it out next time you go online! RDC, or, as we have named it,



eDeposit, allows businesses to scan their checks received from customers from their home or office and make deposits electronically to GVB, anytime, day or night. The process is simple and easy to implement and cuts costs on courier fees or trips to the Bank.

In addition, GVB will be introducing eStatements and Mobile Messenger in 2011. eStatements give our customers the ability to view their statements on their computer or mobile device through their online banking account. No more paper! Mobile Messenger



with Balance Notification is great for those individuals who would like to receive updates regarding their account balances via text message on their cell phone. This will be the first step to implementing a complete mobile banking platform. We will keep you updated as these new products are rolled out. We hope you enjoy them as much as we will!

On Vacation? Beware of ID Theft



Here are some great tips to help you prevent becoming a victim of ID theft this vacation season!

1. Let your credit-card company and the Bank know if you'll be traveling (especially if you're leaving the country)
2. Don't automatically call back the phone number that claims to be from the bank
3. Secure your mail while you're gone
4. Weed out your wallet
5. Be wary of generic ATMs
6. Check your accounts regularly for suspicious activity
7. Be careful with hotel computers
8. Don't leave personal information lying around your hotel room
9. During long absences, freeze your credit
10. Be vigilant after your return home and check to see if you have any activity on your credit

Have a fun and safe vacation season this year. If you have any questions, please call us at the Bank!

www.kiplinger.com



For the 4th year in a row, GVB will be participating in the American Cancer Society's Relay for Life! The event will be taking place at Pleasant Valley High School on Saturday, June 11 at 10am. GVB will be acting as the 'bank' again this year, tracking and recording the funds raised throughout the relay. In addition, the Bank will be BBQ'ing hamburgers and hotdogs in an effort to raise more money. Last year we were able to raise over \$1,200 from the BBQ alone. We hope to exceed that number this year! We encourage you to come out and support the efforts of this tremendous cause. If you can't make it out to the track, you can still make donations either at the Bank or online at www.relayforlife.org. If you choose to donate online, go to their website, search for local events in the upper right corner of your screen, select PVHS from the list, and then on the left side of the screen click 'Team List'. Scroll down, select GVB, then click 'Donate to Our Team'. Thank you for your support and we hope to see you out there!

Featured Business...

Looking for a unique, vibrant, unforgettable dining experience? You can find all this and more at Crush! Located upstairs, on the corner of 2nd and Broadway, Crush Dining Room and Lounge offers a unique combination of the traditional and contemporary. Crush specializes in traditional Italian Flavors mixed with fresh, local, seasonal ingredients, creating a menu of dishes that embrace the energy and atmosphere of the restaurant. They even have a wine list with over 100 selections, guaranteed to meet the most discriminating palette. Their



mission is to serve the best cuisine and provide the most exciting dining experience in Butte County and they most certainly do just that! Whether you choose to dine inside or enjoy a cocktail on their outdoor patio, you will feel like you are part of the excitement at Crush. The atmosphere is contemporary and chic, with soft lighting and an oversized lounge. They offer nightly specials including a late night Happy Hour and have recently added valet parking 7 nights a week! What more could you ask for?!



Make Crush your next stop for an amazing dining experience. You will not be disappointed! Visit them, call, or go online today!

530-342-7000

www.chicocrush.com

GVB Supports FHLB Grant!

Golden Valley Bank is the proud supporter of a \$60,000 grant from the Federal Home Loan Bank of San Francisco for the 2011 Individual Development and Empowerment Account (IDEA) Program! The IDEA Program provides down payment closing cost assistance to eligible first-time homebuyers who have saved under Individual Development Account (IDA) or Family Self-Sufficiency (FSS) programs. IDEA targets very low to moderate-income households. To be eligible for IDEA funds, the homebuyer must meet several criteria. For a complete list of criteria, visit www.fhlbsf.com. For more information about the program, contact Aaron Murphy at the Community Action Agency at 891-2807.

The Bank is very proud to support the Community Action Agency and help families in our community make their dream of owning their first home come true!



Free Carafe of Wine!

Purchase 2 entrees and receive a carafe of wine with your meal!
Valid from 4:30pm-6:30pm,
Sunday - Wednesday.

Free Valet Parking!

Good for one night of free valet parking!
Present this coupon upon your arrival at Crush to redeem.

We've Got The Answers!

894-1000

Send us an email

mfrancis@goldenvalleybank.com

www.GoldenValleyBank.com

24-Hour
Telephone Banking
1-800-808-2070

Fax
894-4938

Mark Francis
President & CEO
894-4920

James Doss
Chief Credit Officer
894-4921

Diann Harger
Relationship Banking Manager
894-4932

Redding Loan Production Office
Jay Reagan
244-2936



The Golden Valley Bank Community Foundation is a nonprofit corporation that supports programs in the areas of financial literacy, the environment, health, human, and family services, and best practices for small nonprofit organizations. We serve as a catalyst and partner in finding innovative and workable solutions for the betterment of the communities we serve. If you would like to learn more about the GVB Community Foundation, please contact Tracie at 894-4923!

Teach Children to Save!

Next time you're in the Bank, you'll likely notice a tower of small safes. They're actually banks..... for kids!

In conjunction with the national Teach Children to Save program, we're launching our very own campaign and giving these banks away to kids to encourage them to save! You can help by talking to your children about saving their money for a "rainy day" or perhaps a bike, car or college.

Golden Valley Bank Community Foundation is an advocate of financial literacy and continually looks for opportunities to educate youth within our community.

Bring your kids or grandkids in to pick up their bank today and open a savings account for them while you're at it!

When their safe is full, they can deposit the money into their savings account and they can watch it grow!

If you would like to learn more about the Teaching Children To Save program, go to www.aba.com/abaef/teachchildrentosave.htm.



Golden Valley Bank
190 Cohasset Road
Chico, CA 95926
www.GoldenValleyBank.com

SPOTLIGHT

1st QUARTER AT
A GLANCE

QUARTER END
MARCH 31, 2011

Total Assets
\$103,027,000

Total Deposits
\$86,692,000

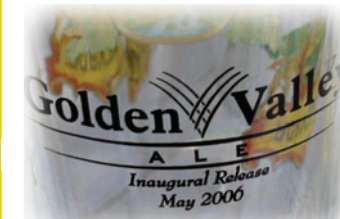
Gross Loans
\$68,190,000

YTD Earnings
\$167,000

5th Annual Shareholder Meeting!

We will be celebrating the Bank's 5 Year Anniversary during our Annual Shareholder Meeting on May 19th at 5:30pm in the Sierra Nevada Big Room. Please join us for an evening that marks a milestone of accomplishments! Appetizers and beverages will be provided, along with a special treat from Sierra Nevada and GVB. You don't want to miss it! A "save-the-date" postcard will be sent out shortly, so check your mailbox. If you already know you will be able to attend, please RSVP to Sean Sullivan at:

ssullivan@goldenvalleybank.com
or
530-894-4934



GOLDEN VALLEY BANK FOUNDERS' NEWSLETTER

Real. Local. Community Banking.



SPRING 2011

5 Years of Real, Local, Community Banking.

We all know time flies and it has been especially true as I think about Golden Valley Bank's 5th Anniversary in business, celebrated this year on May 2.

The first thing that comes to mind is the incredible support of our Founders. Not only have you moved your own banking business to GVB, but you continue to refer more and more customers to us. This is exactly how we will continue to be successful and I am grateful that you all have embraced participating in our success.

We opened and built our Bank on Absolutely Outstanding Customer Service and that is being provided every day by a great group of dedicated employees. We know that you are looking for experienced banking professionals who can make things happen for you! Our employees *are* making it happen every day! I appreciate them all very much.

Over the last five years it has been one heck of a financial ride for the country and the banking industry. However, Golden Valley Bank has come through with flying colors! We consistently finish at the top of our peer group in the areas we feel are most important for long term growth. Our capital levels are high and we have been profitable for each of the last three years.

Thank you for the continued support and I am looking forward to a bright GVB future.

Mark Francis
President & CEO

"Safe, sound, secure, and local. We are ready to go the extra mile for our customers!"

