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**COMMUNITY VALLEY BANK'S LOAN ADMINISTRATOR, CHRISTINE ORTIZ,  
RECEIVES INDEPENDENT COMMUNITY BANKERS OF AMERICA  
COMMERCIAL LOAN CERTIFICATION**

El Centro, CA (Tuesday, January 20, 2009) -- Community Valley Bank's (CVB) Loan Administrator, Christine Ortiz, recently completed the Certified Commercial Loan Officer Program, sponsored by the Independent Community Bankers of America (ICBA).

The ICBA Commercial Loan Certification program prepares community bankers for all aspects of business lending including, financial statement analysis, industry analysis, management analysis, and individual business analysis.

Ms. Ortiz earned the certification by completing the requirements of a comprehensive commercial lending training program. The training, held in Scottsdale, Arizona, required all participants to perform a case study and certification examinations.



"Chris has been a great addition to our lending team since August 2007. Her 18 years of financial services experience within the Imperial Valley is an asset for CVB, and to our customers. She understands commercial and mortgage lending, she has a track record with Imperial Valley businesses, and now as a 'certified' commercial lending officer, she is even more equipped to help customers secure loans that will help them grow their business," said Robert "Bob" Hahn, President and CEO of Community Valley Bank. "We are proud to showcase this type of experience and expertise within our lending team."

As a native of the Imperial Valley, Ms. Ortiz has built her career at institutions such as Valley Independent Bank, Borrego Springs Bank, Farm Credit Services Southwest and KB Home. She retains a California Real Estate License and has been a California Notary Public for close to 15 years. Ms. Ortiz graduated from Calipatria High School and attended Kelsey-Jenny Business College in El Centro, California. She currently serves as the CVB ambassador to the Imperial Chamber of Commerce.

**About Community Valley Bank:** Community Valley Bank ([www.yourcvb.com](http://www.yourcvb.com)) is the Imperial Valley's ONLY locally owned and locally headquartered bank. Their main office was opened October 1, 2007 and is located at 203 S. Imperial Avenue in El Centro. Community Valley Bank is a publicly traded company under the symbol CMUV.

Please Note: Certain statements in this release, including statements regarding the anticipated development and expansion of the Bank's business, and the intent, belief or current expectations of the Bank, its directors or its officers, are "forward-looking" statements (as such term is defined in the Private Securities Litigation Reform Act of 1995). Because such statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied. These risks and uncertainties include, but are not limited to, risks related to raising additional capital, the local and national economy, the Bank's performance and implementation of its business plans, loan performance, interest rates, and regulatory matters.

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