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**COMMUNITY VALLEY BANK PROUDLY PARTICIPATES IN
AMERICA’S RECOVERY CAPITAL LOAN PROGRAM**

SBA launched new ARC loan program to help struggling businesses

El Centro, CA (Tuesday, August 11, 2009)-- Community Valley Bank (trading symbol CMUV.OB) announced today it is participating in the Small Business Administration’s America’s Recovery Capital (ARC) loan program.



“ARC loans are deferred-payment loans of up to \$35,000 available to established, viable, for-profit small businesses that need immediate help to make their principal and interest payments on existing qualifying debt. ARC loans are interest-free to the borrower, 100 percent guaranteed by the SBA, and have no SBA fees associated with them.” (SBA (5/18/09). [SBA Launches New 100-Percent Guarantee ARC Loan Program to Help Struggling Businesses](#). Press Release.)

“This program will bring relief to many of our struggling small businesses. As far we know, we are the only bank in the Imperial Valley participating in the ARC program,” said Robert “Bob” Hahn, President and CEO of Community Valley Bank. “We have committed \$3.5 million of the bank’s capital to fund 100 ARC loans over the next 12 months.”

The interest-free ARC loans must be used to make principal and interest payments on existing qualifying debt such as secured and unsecured conventional loans (mortgages, term loans, and revolving lines of credit), capital leases, notes payable to vendors/suppliers/utilities, Community Development Company (CDC) loan program (504) first mortgage loans, and credit card or home equity loan obligations used for business purposes. ([SBA ARC Loan Program Frequently Asked Questions](#).)

There is a six-month disbursement period followed by a 12 month no-payment period. Afterward, the borrower has 5 years to pay back the principal.

To qualify at Community Valley Bank, the applicant must be a bank customer and must meet the standards outlined by CVB and the SBA. If you are interested in an ARC loan, contact the Community Valley Bank loan department at (760) 352-1889.

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For more information about the ARC loan program, contact Community Valley Bank or visit the SBA's website at www.sba.gov

About Community Valley Bank: Community Valley Bank (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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