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COMMUNITY VALLEY BANK RELEASES THIRD QUARTER 2009 PERFORMANCE

CVB Celebrates 2nd Year Anniversary

El Centro, CA (Tuesday, November 9, 2009) -- Community Valley Bank (CMUV) today announced total assets as of September 30, 2009 were \$43.1 million. In twelve months, Community Valley Bank (CVB) deposits have increased to \$34.7 million from \$18.5 million, an 88 percent increase. Gross loans have reached \$32.2 million from \$22 million just one year ago, a 46 percent increase.

Community Valley Bank (CVB) retains a Total Risk-Based Capital ratio of 24.26 percent and a Tier 1 Risk-Based Capital ratio of 23.01 percent, which exceeded the Federal Deposit Insurance Corporation's (FDIC) regulatory requirements. To be considered well-capitalized, a bank must have over 10 percent Total Risk-Based Capital and a 6 percent Tier 1 Risk-Based Capital. The bank's loan loss reserve is \$516,000 or 1.6 percent.

"We are proud to report eight consecutive quarters of asset growth," said Robert "Bob" Hahn, President and CEO of Community Valley Bank. "This is a good way to celebrate our second anniversary and welcome our third year of operation, which began October 1. Our shareholders, directors, organizers, and staff have all shown tremendous support. We thank them and pledge to continue working hard for the Imperial Valley community. This effort includes lending Imperial Valley deposits to Imperial Valley borrowers to retain and grow the Valley."

CVB is moving forward with its plan to build a permanent bank facility in Brawley and then El Centro. A Calexico location is expected within two years.

CVB continues to participate in the Small Business Administration's America's Recovery Capital (ARC) loan program and other more recent federal programs designed for small businesses. For more information about the ARC program and other federal programs, please contact CVB at (760) 352-1889.

Additional notable points:

- Community Valley Bank has not asked for any governmental assistance to add capital, buy damaged loans or assets, or guarantee borrowers.
- Community Valley Bank does not have any brokered deposits.

All investor related inquiries should be directed to Community Valley Bank's Investor Relations Officer, Diana S. Alvarez. She may be contacted at (760) 352-1889.

About Community Valley Bank: Community Valley Bank (www.yourcvb.com) is the Imperial Valley's ONLY locally owned and locally headquartered bank. Its central branch opened October 1, 2007 and is located at 203 S. Imperial Avenue in El Centro and a second branch opened last year at 310 Main Street in Brawley, California. 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.