



Wednesday, December 16, 2008

**COMMUNITY VALLEY BANK ENDS ITS FIRST YEAR OF OPERATIONS:
REPORTING A 109% GROWTH IN ASSETS!**

El Centro, CA -- Community Valley Bank (CVB) announces the completion of its first year of operations, ending on September 30, 2008. The company started its operations on October 1, 2007 with \$11.4 million in initial capital and grew 109% to \$28.9 million in assets by the end of its first year. The bank generated \$22 million in loans and \$18.5 million in deposits.

Community Valley Bank's (trade symbol CMUV) capital stands at \$10.2 million and the Tier One capital-to-asset ratio exceeds 35 percent. A well capitalized bank, as defined by the Federal Deposit Insurance Corporation (FDIC), has a Tier One capital-to-asset ratio of six percent.

When asked about the impact the current economic situation has had on the bank, President and CEO of CVB, Robert "Bob" Hahn commented, "CVB has proven itself to be an exceptionally safe institution due to our strong capital position and excellent credit quality."

CVB enjoys \$4.4 million in excess daily funds as of September 30, 2008, which reflects a positive liquidity position for future growth.

In reference to its future plans, Mr. Hahn adds, "We look forward to continuing our conservative and positive growth. We'll carry on with our focus on community reinvestment, exceptional service, and building relationships in efforts to hold our position as a trusted bank for Imperial Valley businesses and consumers."

As the only locally owned and managed bank in the Imperial Valley, CVB now has two branch locations; its main branch at 203 S. Imperial Avenue in El Centro and one at 310 W. Main Street in Brawley, California.

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

Media Inquires

Please direct all media inquiries to Robert "Bob" Hahn, Chief Executive Officer at (760) 352-1889 or email our media department at mediarelations@yourcvb.com.

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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