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**Community Valley Bank Ends Its First Year of Operations:  
Reporting a 109% Growth in Assets**

El Centro, CA (Wednesday, December 16, 2008) – Robert “Bob” Hahn, President and CEO of Community Valley Bank (OTCBB: CMUV), announced 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.”

**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. CVB was chartered as a state bank for Imperial Valley businesses on October 1, 2007, and now has two locations, 203 S. Imperial Avenue in El Centro and 310 Main Street in Brawley, California. Community Valley Bank is a publicly traded company under the symbol CMUV. All investor related inquiries should be directed to our Chief Financial Officer at (760) 352-1889.

Please Note: Information is subject to change without notice.

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