



**Executives**

Robert E. Hahn  
President, CEO, Director

Charles J. Tarquini  
Executive VP, CCO

**Directors**

Thomas Topuzes, Chairman  
Thomas Topuzes and Associates, LLC

Michael James Bracken  
Development Management  
Group, Inc.

Alejandro A. Calderon  
Canizalez Associates, Inc.

Rhoda Casto  
Retired Bank President

Jon A. Edney, Vice Chairman  
Imperial Valley Real Estate Service, Inc.

H. Andrew Erickson  
Erickson and Associates

Donald H. Gibson  
Gibson & Schaefer, Inc.

Ron Rubin, Secretary  
Rubin Seeds, LLC

Jordana Selwick  
Selwick's, Inc.

Clyde Shields  
Clyde Shields Entomological Services

**Additional Organizers**

Max Castillo  
Castillo Construction Company

James Koehl  
James Koehl Construction

Robert Martin  
Tom Martin  
Imperial Properties

James Mount  
Arturo Selwick  
Selwick's, Inc.

George Valencia  
Guillermo Valencia  
Valencia Brothers, Inc.

Johnny Wong  
Yum Yum Chinese Foods, Inc.

April 16, 2010

Dear Shareholders:

You are cordially invited to attend Community Valley Bank's 2010 Annual Meeting of Shareholders, which will be held at the Pioneer Museum, located at 373 E. Aten Road, Imperial, California on Tuesday, May 11, 2010 at 10:00 a.m.

At the meeting, Shareholders will be asked to elect the bank's Board of Directors for the ensuing year. Information regarding the nominees for election as directors is set forth in the accompanying Proxy Statement.

It is important that your shares be represented at the meeting whether or not you plan to attend. Please indicate on the enclosed proxy card your vote on the matters presented, and sign, date and return the proxy card. If you do attend the meeting and wish to vote in person, you must withdraw your proxy at that time.

We urge you to vote "FOR" the election of all of the nominees named in the proxy statement.

Respectfully,

A handwritten signature in black ink that reads 'R. E. Hahn'.

R. E. Hahn  
President and Chief Executive Officer