



Golden Valley Bank's mission statement in part reads:

"We will encourage and support employees taking leadership positions in community organizations."

Sean Sullivan, Golden Valley Bank's Marketing Officer, is one of these employees. He is the President of the Young Professionals Organization (YPO)! Sponsored by the Chico Chamber of Commerce, the YPO's mission is:

"Young career-oriented individuals fostering community leadership through networking and professional development."

With the help of Sean's committed leaders and the Chico Chamber, he has grown the membership of the YPO from zero to over 60 since his election to presidency only 7 months ago! In addition, as President of the YPO, Sean serves on the Chamber Board of Directors.

The YPO offers a luncheon every other month for Young Professionals to attend. The luncheons draw 30-40 attendees, who have the opportunity to listen to a local business owner and their path to success. Some of the speakers have included Mark Francis, Ken Grossman and his son Brian, Jolene Francis, Jack Sterling, Dave Burkland Doug Guilion, Chris Friedland, and Jon Gregory.

To learn more about the YPO, visit the Chamber's website at www.ChicoChamber.com!

eStatements have arrived!

Wait no more! Golden Valley Bank has officially released **eStatements**, your solution to paperless, online statements. Next time you login to your online banking, click on the 'Change Options' button at the top of the page. This will take you to a screen that will give you a variety of options to change your online banking settings. One of them is titled 'eStatements'. Fill in the appropriate field and you are set!

eStatements are fast, FREE and convenient with easy access to your account statements. When a new statement is ready, we'll email you to let you know! Not only will you be able to view, print and/or save your statements for future reference, you can now access up to 12 months of statement history (including check images) from the date you first sign up. Additionally, this service helps avoid mail fraud and theft and is accessible 24/7 through your online banking.

Login to your online banking today and start using **eStatements**!

If you have any questions, please give us a call!



GVB Welcomes Two New Employees!

Golden Valley Bank is proud to welcome Todd Reynolds and Emily Gorder, our newest Client Service Representatives!

Emily grew up in Chico and loved it. She has worked in various retail stores, including Ross, Linens-N-Things and Christopher and Banks. She moved away to Stockton for a few years, then to Tennessee, only to return to her hometown. One of her favorite areas of Chico is Bidwell Park. A ride through the park on bikes with her family is not only a favorite memory, but a tradition she will continue with her children. She enjoys swimming, a good book and quality time with family and friends.

Born in San Jose, Todd moved to Paradise at a young age. In 2002 he joined the Paradise Dancers and has been ballroom dancing since. During that time he met his wife, Jena, and they were married in 2010. Todd joined the Army National Guard shortly after and currently serves one weekend a month. They have a son nearly 2 years old and are expecting their second child early in March of next year!

Please welcome them both next time you come in to the Bank!



Todd and Emily

Featured Business...



This should be one name you think of when buying a home: Coldwell Banker DuFour Realty!

Founded in 1972, DuFour Realty succeeded in becoming Chico's premier real estate company. Then, in 1982, the company joined forces with Coldwell Banker to become Coldwell Banker DuFour Realty. Locally owned and operated, the company provides residential and commercial property services and has received numerous awards as a Premier Office. They have 42 full time sales associates and licensed assistants. The company is consistently one of the leading real estate offices in the Chico area and has received several prestigious International Coldwell Banker awards. The professionals at Coldwell Banker DuFour Realty represent the highest in professional and ethical standards in the industry, and the true dedication to their clients distinguishes them from the competition.



Jeff and Kim DuFour

Coldwell Banker DuFour Realty continues to be very involved in the community. Jeff DuFour, President, is a founding member of Golden Valley Bank and long standing member of the Chico Rotary Club. Coldwell Banker DuFour Realty supports The Boys & Girls Club, Jesus Center, National Guard, Salvation Army, Gateway Science Museum, and numerous Youth Sports. "We are so very proud to be active members of this wonderful community!"

Please call Jeff and Kim DuFour for all your Real Estate needs, and a FREE market analysis of your home.



(530)895-1545

Shred Day A Hit!

Golden Valley Bank's first Shred Day was nothing short of a success! Several Bank employees came out on a Saturday afternoon to help members of the community safely and securely shred their documents. With the help of Glen Eaton from NorthState Shred we were able to make this happen! In addition, Dutch Bros. was extremely generous and donated coffee for us to serve customers as they drove through! By the end of the day we nearly filled the truck, shredding over 4,000 pounds of documents! After such a great response from the community we are anticipating another Shred Day in the Spring of 2012, post tax season. Thank you to everyone for helping make our first Shred Day a huge success!



CALL FOR A COMPLIMENTARY MARKET ANALYSIS OF YOUR HOME!

530-895-1545



We've Got The Answers!

894-1000

Send us an email

mfrancis@goldenvalleybank.com

www.GoldenValleyBank.com

24-Hour Telephone Banking
1-800-808-2070

Fax
894-4938

Mark Francis
President & CEO
894-4920

James Doss
Chief Credit Officer
894-4921

Diann Harger
Sr. Vice President
Relationship Banking Manager
894-4932

Redding Loan Production Office
Jay Reagan
244-2936



SPOTLIGHT

3rd QUARTER AT
A GLANCE

QUARTER END
SEPTEMBER 30, 2011

Total Assets
\$109,000,000

Total Deposits
\$91,700,000

Gross Loans
\$70,7000,000

YTD Earnings
\$592,621



The Golden Bank Community Foundation is now able to accept donations through the Bank's website! Simply go to www.GoldenValleyBank.com and click the 'Community Foundation' link under the 'About Us' tab on the top of the page. Click the 'Donate' button on the right side of your screen and use your major credit card to make a donation to the GVB Community Foundation! Please take the time to make your contribution, especially with the end of the year approaching! We greatly appreciate your support and would certainly not be able to accomplish what we have without you.

Go online today to learn more about the Foundation and make your contribution!

Donate



GOLDEN VALLEY BANK
FOUNDERS' NEWSLETTER

Real. Local. Community Banking.



FALL 2011

Our Best Year Yet!



The third quarter of 2011 was the best quarter we have ever had and we are on our way to our best year yet! For the year ended June 30, 2011 and according to the FDIC, our Bank grew deposits and increased our market share in Chico more than any other bank, large or small!

We recently reported our 14th straight and largest quarterly profit in the Bank's five and one half year history. Income for the third quarter of 2011 was \$264,234, up 21% versus \$218,396 for the same quarter last year. For the first nine months of 2011 net income was \$592,621, up 3% from the \$575,432 earned in the same period last year.

In 2011 the Bank is recognizing income taxes for the first time and did not incur expenses for taxes in 2010. Year to date pre-tax income is \$747,621, up 30% from the pre-tax figure for the same period in 2010.

The Bank's total assets were \$109 million, up 6.7% from year end 2010. Deposits were \$91.7 million, up 7.0% from December 31, 2010. Loans ended the quarter up 4.8% at \$70.7 million compared to year end 2010.

During the quarter we made several electronic banking advances as we introduced **eAlerts**, an instant messaging system to alert you to activity in your checking accounts, **eStatements**, the monthly electronic delivery and storage of your account statements and made additional strides in **eDeposit**, the electronic deposit of checks to your business account from your office. We now have a QR code (below) to directly link folks to our website from a printed or electronic source (try it now using the "Barcode Scanner" on your smart phone!).

Planning for 2012 is already underway and we are very optimistic about our future. With the support of our Founders we are well on our way to being known as the Best Bank in Town!

See you at the Holiday Social!

Mark Francis
President & CEO



*Scan With
Your Phone!*