



FOR IMMEDIATE RELEASE

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PREMIER VALLEY BANK ANNOUNCES CASH DIVIDEND

FRESNO, CALIFORNIA...September 21, 2010... Premier Valley Bank (OTC Bulletin Board PVLV) today announced that its Board of Directors has authorized a cash dividend. The dividend of four cents (\$.04) per share is payable to shareholders of record on October 4, 2010 and is to be distributed on October 15, 2010. The total cash dividend of approximately \$520,000 represents a pay out of approximately 34% of the Bank's earnings for the first half of 2010. In addition, based upon the most recent trading price of PVLV common stock, the dividend indicates an annualized yield of approximately 4.8%. The Bank also sponsors a Dividend Reinvestment and Stock Purchase Plan ("DRIP") under which Premier Valley Bank shareholders may conveniently reinvest the proceeds of cash dividends paid by the Bank into additional shares of PVLV common stock, allowing shareholders the opportunity to acquire DRIP shares at a 5% discount to market.

J. Mike McGowan, President and Chief Executive Officer, stated, "We are pleased to reward our shareholders' patience by distributing a cash dividend of \$.04 per share. This step is clearly indicative of the Board's confidence in the outlook for Premier Valley Bank as we enter the back half of this economic slow down."

PVB is a full service bank known as "THE" Business and Professional Bank in Central California and "THE" Community Bank Serving the Sierra. The Bank's Directors are Jerry E. Cook; Mateo F. De Soto, M.D.; Surinder P. Dhillon, M.D.; Linda F. East; Richard H. Lehman; Michael S. Mathiesen; J. Mike McGowan; Thomas G. Richards; and Joe Williams.

Cautionary Statement: This release may contain certain forward-looking statements which are not historical facts and may pertain to future operating results. These forward-looking statements are within the meaning of the Private Securities Litigation Reform Act of 1995. Any such statements are subject to risks and uncertainties that could cause the Bank's actual results to be materially different from the results discussed herein. These risks and uncertainties include those related to the economic environment particularly in the region where Premier Valley Bank does business, competitive products and pricing, general interest rate changes, the fiscal and monetary policies of the United States Government, credit risk management, regulatory actions, and other risks and uncertainties. Words such as "anticipate," "believe," "estimate," "expect," "should," "intend," "project," and words or phrases of similar meaning are intended to identify forward-looking statements.

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