



River Valley Community Bancorp Announces Commencement of Regular Quarterly Cash Dividend

Yuba City, California, October 7, 2025 – River Valley Community Bancorp (OTC markets: RVCB) with its wholly owned subsidiary, River Valley Community Bank (collectively referred to as the “Bank”), today announced that the Bank’s Board of Directors declared the Bank’s first regular quarterly cash dividend on common stock of \$0.07 per share, payable on November 17, 2025, to shareholders of record as of October 31, 2025.

“The initiation of a regular quarterly dividend marks a significant milestone for River Valley Community Bancorp and our shareholders,” said Chairman Steve Danna. “This action reflects the strength of our balance sheet and our ongoing commitment to delivering value to shareholders.”

CEO John M. Jelavich commented, “Our strong capital position enables us to return value to shareholders in the form of a cash dividend while continuing to invest in strategic growth initiatives, such as our new Roseville branch. We believe these investments position us to achieve our goal to surpass \$1.0 billion in total assets and deliver enhanced shareholder returns over the long term.”

While the Board of Directors intends to sustain and grow this dividend over time, this decision will be based on our ongoing assessment of earnings performance, capital levels, and growth opportunities.

River Valley Community Bank remains highly rated with BauerFinancial, and Depositaccounts.com and serves its customer base through its offices located at:

- 1629 Colusa Avenue, Yuba City, CA
- 580 Brunswick Rd, Grass Valley, CA
- 905 Lincoln Way, Auburn, CA
- 904 B Street, Marysville, CA
- 2901 Douglas Blvd., Ste. 140, Roseville, CA
- 401 Ryland Street, Ste. 205, Reno, NV (Loan Production Office)

The Bank offers a full suite of competitive products, services, and banking technology. For more information please visit our website at www.myrvcb.com or contact John M. Jelavich at (530) 821-2469.

Forward Looking Statements: This document may contain comments and information that constitute forward-looking statements. Forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those expressed in or implied by such statements. Forward-looking statements speak only as to the date they are made. The Bank does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.