



River Valley Community Bancorp Announces Increased Authorization to Stock Repurchase Plan

Yuba City, California, February 2, 2026 – River Valley Community Bancorp (“RVCB” or “the Company”) (OTC markets: RVCB), today announced an increase to the amount of stock authorized to be purchased in connection with its stock repurchase plan.

On October 15, 2024, the Board of Directors authorized a stock repurchase plan for up to \$1,000,000 of the Company’s outstanding common stock. On January 30, 2026, the Board of Directors approved an increase in the amount of common stock that may be repurchased by an additional \$2,000,000. The repurchase program will remain in effect until December 31, 2026.

The specific timing, price, and size of purchases will depend on prevailing stock prices, general economic and market conditions, and other considerations. The Board of Directors has determined that the maximum aggregate repurchases will not impair the capital of the Company nor its subsidiary, River Valley Community Bank.

The repurchase program does not obligate the Company to acquire any amount of common stock and may be suspended or discontinued at any time at the Company’s discretion. The stock repurchase program is intended to provide management with an effective mechanism for capital management, increased return on equity to our existing shareholders, and provide additional market liquidity for our common shares outstanding.

The 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
- 401 Ryland Street, Ste. 200A, Reno, NV (Loan Production Office)
- 2901 Douglas Blvd., Ste. 140, Roseville, CA

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. These statements may use forward-looking terms, such as “anticipate,” “believe,” “could,” “estimate,” “expect,” “intend,” “likely,” “may,” “probable,” “plan,” “project,” “should,” “will,” “would,” “possible,” or their negatives or other variations on these terms, and include statements related to, among others, that the repurchase program will provide management with an effective mechanism for capital management, increase return on equity, or provide additional market liquidity for the common shares. Forward-looking statements speak only as to the date they are made. The Company does not undertake to update forward-looking statements to reflect circumstances or events that occur after the date the forward-looking statements are made.