

IMMEDIATELY FOR PRESS RELEASE

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January 29, 2010

Michael A. Ewing, President and CEO of Oak View National Bank is pleased to announce the institution's financial results as of December 31, 2009.

"It is my privilege and a pleasure to report the Bank has exceeded far beyond our expectations during the first six months in business, Ewing said". After only two full quarters, assets totaled \$60,679,000; deposits totaled \$49,550,000 and loans totaled \$32,348,000.

Compared to the Business Plan projections, total assets have reached more than half of the three-year goal of \$120,000,000 in less than 7 months. Recognizing that this initial wave of rapid growth will be difficult to sustain and will require carefully targeted efforts, the goal for 2010 will focus on increasing net interest margin to achieve profitability. To do this, the Bank must retain interest-bearing deposits through competitive pricing while working diligently to increase the volume of non-interest bearing transaction accounts, both retail and commercial, and aggressively seeking high-quality loans.

By far the best investment for the Bank is high-quality loans. The Bank also has strong partnerships with other financial institutions that will assist in lending money through participations of those loans that exceed the statutory loan limits. Oak View National Bank has every modern enhancement to support the trend toward electronic transaction account management, along with exceptional one-on-one personal service for all.

The directors, officers and staff would like to thank the shareholders and the community for assisting in making the first six months so successful.