

May 1, 2003

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Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified executive salary continuation plan and any executive plan with split dollar post-termination bonus provisions sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: Oak Valley Community Bank
2. Mailing address of the employer: 125 N Third Ave, Oakdale, CA 95361
3. Employer's Federal Identification Number (EIN): 77-0262278
4. Number of plans maintained: Two
5. Number of participants in each plan: Salary Continuation Plan: Two
Officer Supplemental Life Insurance: Nine
6. Date plan was implemented: 12/01

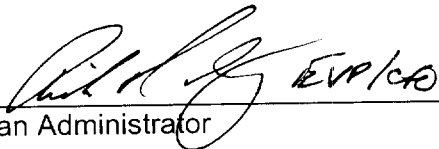
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

Oak Valley Community Bank

By:


Plan Administrator



Y COMMUNITY BANK

Third Avenue • P.O. Box 98
, California 95361-0098

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