

For Immediate Release

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Tri-Valley Bank Partners with Nationwide Exchange Services to Offer 1031 Tax-Deferred Exchange Products.

East Bay, CA, August 2, 2006 – Tri-Valley Bank, headquartered in the Bay Area, and Nationwide Exchange Services (NES) jointly announced today that they have reached a strategic alliance in the handling of Tri-Valley Bank's tax-deferred 1031 exchange business.

NES is a Qualified Intermediary providing an industry-leading suite of 1031 tax-deferred exchange products for individual investors through major US corporations. With sophisticated business processes and controls that meet the requirements of the banking industry, NES provides Tri-Valley Bank an extensive set of tax-deferred 1031 exchange products at the highest level of customer service with minimal start-up costs and with full regulatory compliance. Tri-Valley Bank will also have access to a variety of marketing resources provided by NES.

"We take great pride in our new relationship with NES. This strategic partnership is part of our continuing effort to offer value-added services to Tri-Valley Bank customers," states Bill Nethercott, President and CEO of Tri-Valley Bank. "By aligning ourselves with NES, we are blending two businesses which focus on providing customers competitive products delivered by qualified professionals."

"We are delighted to enter into a partnership with Tri-Valley Bank. Tri-Valley Bank can now offer a suite of pioneering 1031 tax-deferred exchange products to their customers that will help them defer capital gains taxes, while delivering a direct benefit to the bank in the form of core deposits and added revenue. With the 1031 market segment reportedly representing billions in deposits held

nationally, this is a large and exciting opportunity that spans individual investors, wealth management customers, corporate clientele, agricultural and commercial real estate,” says Michael Halloran, President of Nationwide Exchange Services. “In a highly competitive banking environment, 1031 exchanges represent an excellent means for Tri-Valley Bank to grow core deposits with no infrastructure or compliance burden.”

“In addition to the broadest set of exchange products, NES offers Tri-Valley Bank improved flexibility, the 1031 industry’s most competitive fee structure, 24/7 account visibility and full regulatory compliance set forth by the OCC (Office of the Comptroller of the Currency) and BSA (Banking Secrecy Act),” states Al Arthur, Vice President, Financial Industry Sales at Nationwide Exchange Services. “Together with Tri-Valley Bank, customers can be sure that their finances will always be safe and secure—and always available when needed.”

About Tri-Valley Bank

Tri-Valley Bank (TVB - www.trivalleybank.com) is the premier commercial community bank located in San Ramon and Livermore. Founded in 2005 by local businesspeople, local residents and experienced local bankers, they specialize in financial services and banking solutions for individuals, businesses and non-profit organizations within Alameda, Contra Costa and contiguous counties. Tri-Valley Bank supports local businesses and sponsored events and they place a high value on being good civic partners. As a result, Tri-Valley Bank’s success comes from building strong relationships with customers. Equally important is their commitment to reinvesting deposit dollars back into the communities they serve.

About Nationwide Exchange Services

Nationwide Exchange Services (NES – www.nationwide1031.com) is a leading Qualified Intermediary for 1031 tax-deferred exchanges. Since 1990, NES has conducted tens of thousands of successful 1031 exchange transactions across the nation. Today, NES applies advanced technologies to proven business processes to create new standards of customer-driven products and services for tax-deferred 1031 exchanges. NES has been awarded a SAS 70 Type II certification after an extensive audit of its processes and controls and, as a result, is uniquely qualified to serve the needs of companies that must comply with Section 404 of the Sarbanes-Oxley Act.