

FOR IMMEDIATE RELEASE
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**MISSION VALLEY BANCORP
ANNOUNCES 2019 CASH DIVIDEND**

SUN VALLEY, Ca – Mission Valley Bancorp – (OTCQX: MVLY) announced today that the Board of Directors approved the payment of a cash dividend in the amount of \$0.10 per common share. The dividend was approved by the Board of Directors on January 29, 2019 and will be payable on or about February 28, 2019 to common shareholders of record as of the close of business on February 14, 2019.

“The issuance of this, our fourth cash dividend, reflects Mission Valley’s continuing strong performance and optimism toward the future. The bank’s solid capital position and steady earnings continue to enhance shareholder value and allow us this opportunity to reward our shareholders for their ongoing confidence in the strategic direction and long term franchise value of our bank.” stated Tamara Gurney, President & CEO of Mission Valley.

Mission Valley Bancorp is the parent company of Mission Valley Bank, a full-service, independent, commercial bank specializing in the banking needs of small to mid-sized businesses. Chartered in July 2001, the bank was founded with a vision of local ownership with a strong commitment to providing unique financial services and solutions to growing businesses throughout the markets we serve.

Forward-looking statements:

Certain matters discussed in this news release constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements are based upon current management expectations and, therefore, are subject to certain risks and uncertainties that could cause actual results, performance, or achievements to differ materially from those expressed, suggested, or implied by the forward-looking statements. Forward-looking statements are effective only as of the date that they are made and Mission Valley Bank assumes no obligation to update this information.

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