

VALLEY BANK OF NEVADA

Media Kit

ABOUT VALLEY BANK

Valley Bank of Nevada was established in 2005 by local bankers and community leaders to serve and support the local business community. The bank is committed to providing leadership in the community banking industry, assisting in the local economic stabilization and continuing community growth.

Service, integrity and commitment to success are the pillars of Valley Bank of Nevada. These principles were learned from the community banking industry's founding fathers, who played major roles in the community's establishment.

Combined with a team of experts and community bankers, Valley Bank of Nevada's chief goal is to assist customers in achieving their present and future financial objectives.

SERVICES

Business banking and loans are available at both the Henderson Loan Center, 4343 E. Sunset Road, and at the North Las Vegas full-service branch, 6385 Simmons St. in North Las Vegas, from 9 a.m. to 5 p.m. Monday through Friday. Bank-by-phone is available 24 hours a day at 702-456-2265.

Personal Banking

Valley Bank of Nevada offers personal banking services, from deposits and transfers made from mobile handheld devices, to in-person bankers who know customers by name.

- Free mobile banking
- Surcharge-free ATMs world-wide (limit five transactions per month)
- ATM and debit cards (Valley Bank is one of the first in town to offer microchipped debit cards)
- Personal checking and savings accounts
- Certificate of deposits
- Money market accounts
- Home equity lines of credit
- Credit cards
- Overdraft protection
- Bank-by-phone services
- Drive-thru teller lanes
- Night depository service
- Safe deposit vault services

Business Banking

Valley Bank of Nevada is locally owned and operated, which gives customers direct access to local decision makers who are responsive and flexible. There are many ways to complete transactions, from personalized free courier service to check scanning deposits from the office or

mobile device. Valley Bank of Nevada professionals are the experts in commercial lending and have a full range of business services that rivals any large bank, but with a personal touch.

- Free courier service
- Free on-line banking with Bill Pay
- Free mobile banking
- Business checking and saving accounts
- Cash management
- Merchant services
- Remote deposit capture
- Business loans and lines of credit
- SBA 7A and SBA 504 loans
- Corporate credit cards

Commercial Lending

Valley Bank of Nevada offers commercial loans that include flexible terms, low documentation requirements and an expedited process tailored to meet a customer's specific needs.

- Operating capital lines
- Business expansion loans
- Accounts receivable financing
- Commercial real estate loans
- SBA 7A and SBA 504 loans
- Equipment and inventory loans
- Tenant improvement loans

Online Banking

- Real time account information
- Combined account summaries
- Transaction history
- Account transfers
- Bill payment featuring iPay
- Check/statement image access
- Transaction sorting
- Positive pay
- Account management with designated authority
- Enhanced security with multi-factor authentication

Mobile Banking

Touch Banking, available to all Valley Bank of Nevada customers, is a simple, secure mobile banking service that allows them access to their accounts anytime, anywhere from their mobile devices.

- Real time account information
- Access transaction history

- Account transfers
- Deposit by phone
- Search for branch locations and ATMs
- Enhanced security with multi-factor authentication

HISTORY

In 2005, the Bank of North Las Vegas opened as the first chartered bank in the city's history. More than \$20 million in capital was raised, and profitability was achieved one year after the doors opened.

During the recession, management made strategic moves to ensure the future financial solvency of the bank, including preserving capital by stalling early expansion; halting management bonuses or directors' fees; revising lending policies; restructuring troubled assets; recognizing loan losses, scaling down expenses and retaining deposits. During that time, the Bank of North Las Vegas was the only bank in Nevada to offer supplemental deposit insurance up to \$1 million when the FDIC insured deposits up to \$100,000.

In 2011, the bank got back to its Nevada roots by taking on the Valley Bank of Nevada name, recognized by long-time Las Vegas Valley residents, and honoring the late E. Parry Thomas and Robert L. Mendenhall. In addition to generating \$5 million in new capital, Valley Bank of Nevada partnered with local government on small business lending programs and participated in Gov. Brian Sandoval's SSBCI program, injecting more than \$8 million into the local economy and aiding in the creation of more than 200 local jobs.

Shortly after acquiring the Valley Bank of Nevada name, the bank also reclaimed the original Valley Bank's position as corporate sponsor of the UNLV Runnin' Rebels – a sponsorship the original Valley Bank began in the '70s and maintained until it was acquired by Bank of America in 1992. Valley Bank of Nevada's sponsorship dollars don't just go to UNLV; they also go toward the Rebel Athletic Fund with a designation to provide scholarships to student athletes so they can focus on their education and training.

As the community got back on its feet after the Great Recession, Valley Bank of Nevada felt growth was once again possible and began implementing plans to open a Henderson location, as most of Henderson's community banks had succumbed to the economic crash. As founder, president and CEO James York had done the first time, the Henderson location's establishment would be achieved in a highly fiscally conservative manner; it opened as a commercial loan center in July 2015, with plans to spend the year following raising additional capital. The bank was funded solely by 200 local investors with no one shareholder owning more than 10 percent. So far, the Henderson loan center has doubled projections and is on track to open as a full service branch this year.

LEADERSHIP

JAMES R. YORK

Founder, President and CEO, Valley Bank of Nevada

Currently serving as president and CEO of Valley Bank of Nevada, James R. York is its founding principal. He possesses an extensive background in the banking industry and has served in executive and senior management positions at various banks in the Las Vegas market for over 30 years.

York has also managed commercial and corporate loan portfolios for a variety of institutions including Bank of America, First Security Bank, and First Interstate Bank. York is a native Nevadan and is a graduate of the University of Nevada, Las Vegas and the Pacific Coast Banking School at the University of Washington.

In addition to his work with Valley Bank of Nevada, York also serves as vice chairman of the Nevada Bankers Association and sits on the board of trustees for the College of Southern Nevada.

VALLEY BANK OF NEVADA AND THE UNLV RUNNIN' REBELS

Las Vegas isn't a city that talks a lot about roots, but the business side of the UNLV Runnin' Rebels is a story that's actually very much intertwined with the community, Las Vegas history and local bank, Valley Bank of Nevada.

Valley Bank of Nevada was there for the Runnin' Rebels in the very beginning and is still there for the team today.

Like the original, Valley Bank of Nevada is filled with people who love Southern Nevada, support education and love the UNLV Runnin' Rebels.

E. Parry Thomas of the original Valley Bank of Nevada and his business partner, Jerry Mack, funded the construction of the Thomas & Mack Center, which first opened in the summer of 1983. The original Valley Bank of Nevada was also a corporate sponsor of the Runnin' Rebels – a sponsorship it began in the '70s and maintained until it was acquired by Bank of America in 1992.

The current Valley Bank of Nevada was originally founded as Bank of North Las Vegas in 2005. By 2010, it was obvious growth was on the horizon, and the bank's leadership began considering a name change. Around that same time, the Valley Bank of Nevada name became available again. It was perfect. But before moving forward with the switch to the Valley Bank name, president and CEO James York (a Southern Nevada native) sought the Thomas family's blessing; Bank of North Las Vegas became Valley Bank of Nevada in 2011.

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designation to provide scholarships to student athletes so they can focus on their education and training.

Additionally, one of the current Valley Bank of Nevada co-founders and shareholders is Robert L. Mendenhall, who donated the funds to build the state-of-the art Mendenhall Center Practice Facility – named for Mendenhall’s son – at UNLV.

Q&A

Q: The bank originally opened as the Bank of North Las Vegas. Why change the name to Valley Bank of Nevada?

A: We secured the Valley Bank of Nevada name in 2009 with the intention of moving into other established markets throughout the Las Vegas Valley where other community banks had closed. We want to provide the leadership necessary to help rebuild the Las Vegas Valley community bank industry.

Q: What makes you different from the other community banks?

A: We are one of only a few independently owned and operated banks left in the Las Vegas Valley. We have the ability to make quick common sense loan decisions on site and the flexibility to create new products and services to meet the needs of our customers. The larger banks serve the larger businesses well, but there aren’t as many banking options as there used to be for small businesses (those with revenues between \$1 million and \$10 million). The small businesses have been hit hard, and we are dedicated to helping them recover.

Q: How will you compete with the big banks that have more resources and capital?

A: We do not compete with big banks. We service different markets. There are approximately 8,500 banks nationwide and about 7,500 of them are community banks. Around 80 percent of our nation’s GDP is still derived from small businesses and community banks are the catalyst to the success of those small businesses.

Q: What are Las Vegas’ greatest assets and what needs to be done to assist its recovery?

A: We still have one of the best tax environments in the country, and home prices are affordable. Most importantly, the sun still shines here, and with more than 300 days a year of solid sunshine, Southern Nevada is a very attractive retirement community. There are now 140 million baby boomers who are scheduled to retire at a rate of 7 million per year over the next two decades. I believe many of them will select Las Vegas as their new home and increase the demand once again for housing and other community services, including community banks.

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Valley Bank of Nevada opens Henderson location, brings community banking back to Henderson

Henderson business leaders invested capital to get new bank off the ground

HENDERSON, Nev. – Valley Bank of Nevada has opened a new Business Loan Center in Henderson, Nevada located at 4343 E. Sunset Road to provide the Henderson community with a community bank alternative amid the larger banks. The official grand opening ceremony and ribbon cutting of the new location will take place from 4 to 6 p.m. Monday, Aug. 31.

“Community banking is back in Henderson,” said James York, bank president and CEO.

Prior to the Great Recession, there were 14 community bank branches in Henderson. Following the 2008 financial crisis, Henderson lost 10 community bank branches that serviced Henderson small businesses and local depositors. Each of the branches averaged \$100 million in loans and deposits. That’s \$1 billion in loans to Henderson businesses that were taken over by larger regional or national banks, which ended up cutting off funding sources to Henderson businesses in many instances.

“Henderson needed a community bank,” York said. “There are very few community banks out here taking care of our small businesses the way they deserve. This is the bank Henderson has been waiting for.”

The need was so great, in fact, that a small group of Henderson business leaders banded together to make Valley Bank of Nevada’s Henderson location a reality. Together, the group invested the capital needed to get Valley Bank of Nevada’s Henderson location off the ground. They now form its advisory board, Team Henderson.

Those Team Henderson leaders include: D. J. Allen, chairman; Robert “Bobby” Ellis; Jerry Carnahan; Roger Erickson; Rick Perlenfein; Aviva Gordon; Marvin & Judy Schmidt; Scott Godino; Bob Anderson; Tim Brooks; Doug Beavers; Wade Leavitt; Michael Spears; Vicki Dessaints; and Rick Smith.

“This would not have happened without this group,” York said. “They’re strong community leaders. They’re our eyes and ears, ensuring we continue to be the bank Henderson needs. We have no out-of-state influence.”

Additionally, York added, “Economic studies have shown that for every \$1 million in small business loans, on average 10 jobs are created in the community. If we can lend \$50 million to the Henderson market in the next few years, we can help create 500 new jobs for the community.”

Even in banking circles, the bank’s establishment is big news.

“The FDIC is not issuing new bank charters,” York said. “A bank opening a new location right now is a big deal.”

Valley Bank of Nevada's Henderson location will spend its first year serving as a commercial loan center, during which time it will build enough assets to operate as a full-service branch – slated to open in mid-2016.

Valley Bank is known for being fiscally responsible – one of the main reasons it's the oldest of the four local community banks to survive the Great Recession.

“We made it through the worst economic downturn in banking history in our lifetimes,” York said. “That wasn't an accident. We are extremely careful with our customers' money. We survived because of fiscal conservatism and a commitment to provide workout loans for our clients.”

As a commercial loan center, Valley Bank's Henderson location currently provides the following services: operating capital lines, business expansion loans, account receivable financing, commercial real estate loans, SBA 7A and SBA 504 loans; equipment and inventory loans; and tenant improvement loans.

“One of our customers' favorite offerings is our free courier service,” York added. “They enjoy being able to stay in the comfort of their offices and not stress about their financial transactions, and it's a service we are happy to provide.”

The bank will continue to hold relationships with customers in high regard by being accessible, flexible and personal. Because it's a community bank, when a decision is made to approve a loan, it is made by York and his small team of local directors. If a customer wants to speak to York, his on-site office opens directly into the bank's lobby.

“We have the ability to make common-sense loan decisions on site. We look at the people, not just the numbers,” York said. “There aren't many banks that are able to do that – to truly help the local small business community in such a meaningful way.”

To further the Henderson bank's community feel, York worked with Henderson Libraries to obtain images of Henderson's early days, which can be seen throughout the bank's lobby and offices. The Henderson Fine Art Collection is a nice addition to a similar art collection the bank produced for its North Las Vegas Office.

Valley Bank will also provide its Henderson customers with its staple offering of Starbucks coffee and freshly baked Otis Spunkmeyer cookies in the lobby, which will have a café/lounge feel complete with free Wi-Fi.

“We like to spoil our customers,” York said.

Established in 2005 as Bank of North Las Vegas, Valley Bank was the first and only bank to be chartered in North Las Vegas. Under York's leadership, the then Bank of North Las Vegas became profitable within 14 months, having raised \$20 million in capital. Valley Bank of Nevada took on its current name in August 2011 in anticipation of future expansion.

Before using the legendary Valley Bank of Nevada name, however, founders James York and Jay Blood personally sought permission from the Thomas family, which established the original Valley Bank of Nevada. Not only did the family give their blessing, but Tom Thomas appeared as a keynote speaker at the name changing party and reminisced about the original Valley Bank and what it meant to the community.

Valley Bank of Nevada is the first bank in Nevada to participate in Gov. Brian Sandoval's State Small Business Credit Initiative program, which assists in the growth of small and micro-enterprise businesses throughout the state of Nevada, injecting more than \$5 million in the local economy and aiding in the creation of more than 100 local jobs.

Dedicated to bringing the valley back through supporting small business, Valley Bank of Nevada now has two valley locations. The bank's philosophies are built upon the time-tested principles of service, integrity, fiscal conservatism and commitment to the community.

For more information on Valley Bank of Nevada's new Henderson location, call 702-558-7310.

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