FOR IMMEDIATE RELEASE

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CENTRAL VALLEY COMMUNITY BANK ANNOUNCES
THE ADDITION OF FHA AND VA LOANS

FRESNO, CALIFORNIA…March 3, 2009…Daniel J. Doyle, President and CEO of Central Valley Community Bank (Bank), the sole subsidiary of Central Valley Community Bancorp (Company) (NASDAQ:CVCY), is pleased to announce the addition of Federal Housing Administration (FHA) and Veteran Affairs (VA) loans to the Bank's mortgage lending services.

The FHA loan program was created in 1934 by the Federal Housing Administration, which is a federal agency within the United States Department of Housing and Urban Development, to assist homebuyers in acquiring property with small down payments. FHA loans offer fixed and adjustable rates, are ideal for first-time homebuyers, and are very competitive on refinance loans, as well as reverse mortgages.

"Through FHA and VA loans, individuals are able to get the most competitive and viable loan options available to them" said Rollie Smith, Field Office Director for the Fresno Field Office with Fresno Department of Housing and Urban Development (HUD). "Central Valley Community Bank is the only community bank in Fresno, Madera and San Joaquin counties to be approved to offer this service. We are pleased that they can serve the community as a source for financing FHA and VA insured loans."

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The VA loan program was established by the U.S. Department of Veteran Affairs and is exclusively for U.S. veterans and active duty military personnel. VA loans provide benefits including excellent rates, no down payment required, no monthly mortgage insurance and an easier loan qualification with fewer credit requirements.

"We are proud of our Bank's history of strength, safety and security, which is one reason we are able to participate in the FHA and VA loan programs. These financing options allow us to provide savings and advantages for eligible customers who may otherwise not be able to afford a home," said Dan Doyle, President and CEO of Central Valley Community Bank and Central Valley Community Bancorp.

Central Valley Community Bancorp trades on the NASDAQ stock exchange under the symbol CVCY. Central Valley Community Bank, headquartered in Fresno, California, was founded in 1979 and is the sole subsidiary of Central Valley Community Bancorp. Central Valley Community Bank currently operates 15 offices in Clovis, Fresno, Kerman, Lodi, Madera, Oakhurst, Prather, Sacramento, Stockton, Tracy, and a loan production office in Modesto, California. Additionally, the Bank operates Commercial Real Estate Lending, SBA Lending and Agribusiness Lending Departments. Investment services are provided by Investment Centers of America and insurance services are offered through Central Valley Community Insurance Services LLC. Members of Central Valley Community Bancorp's and the Bank's Board of Directors are: Daniel N. Cunningham (Chairman), Sidney B. Cox, Edwin S. Darden, Jr., Daniel J. Doyle, Steven D. McDonald, Louis McMurray, William S. Smittcamp, and Joseph B. Weirick, Wanda L. Rogers (Director Emeritus). More information about Central Valley Community Bancorp and Central Valley Community Bank can be found at www.cvcb.com

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Attachments:

- **FHA Loan Flyer**
- **VA Loan Flyer**