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CMB Financial Corp.

## 2008 ANNUAL REPORT

**Filings Services**

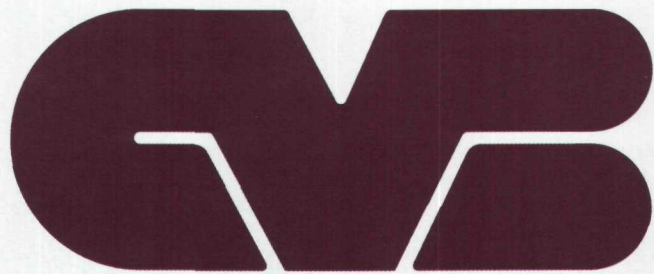
APR 21 2009

**SNL Financial, LC**  
1-800-969-4121



## 2008 ANNUAL REPORT

Corporate Profile .....	2
Board of Directors.....	4
Report to Stockholders.....	8
Our Vision.....	10
Our Mission.....	10
Milestones.....	11
Financial Highlights .....	16
Financial Review.....	18
Expansion.....	20
Community Commitment.....	21
The Executive Team.....	28
Senior Leadership Team.....	30
Banking Services.....	34
Citizens Trust.....	37
Citizens Business Bank Arena .....	40
Corporate Listing .....	42
Management Team.....	43



## **CVB Financial Corp.**

In 1973, a group of local businessmen began the process of establishing a new bank. Their objective was to provide the very finest in banking services through personalized relationship banking. The initial target market was the many small businesses that were in and around the Chino area. This determined group was led by George Borba, a local dairy farmer. On August 9, 1974, Chino Valley Bank was officially formed and opened for business.

The vision of our founders was simply to be the best business bank, providing the highest quality of customer service for the citizens of Chino. Thirty-four years later, George is still the Chairman of the Board and our corporate objective remains unchanged.

We have expanded from that one branch bank to 43 Business Financial Centers, five Commercial Banking Centers, our Specialty Banking Group and CitizensTrust. Serving 40 cities from Laguna Beach in the south to Stockton in the north, our mandate remains the same- to be the best at what we do. What we do is find the best businesses in our target markets and create and build long-term relationships. We do this by customizing our products and services to meet and exceed the expectations of our customers. We believe our responsiveness, professionalism, and relationship building are the keys to our success.

Our associates and executives are extremely proud of the many great businesses and professionals that we call customers. Their success is our success. The business executives that we honor in this report are representative of the many business owners and managers throughout our market area that value their relationship with Citizens Business Bank. We celebrate their success and are thankful for their many accomplishments.



# CORE VALUES

Citizens Business Bank associates are committed to our five core values

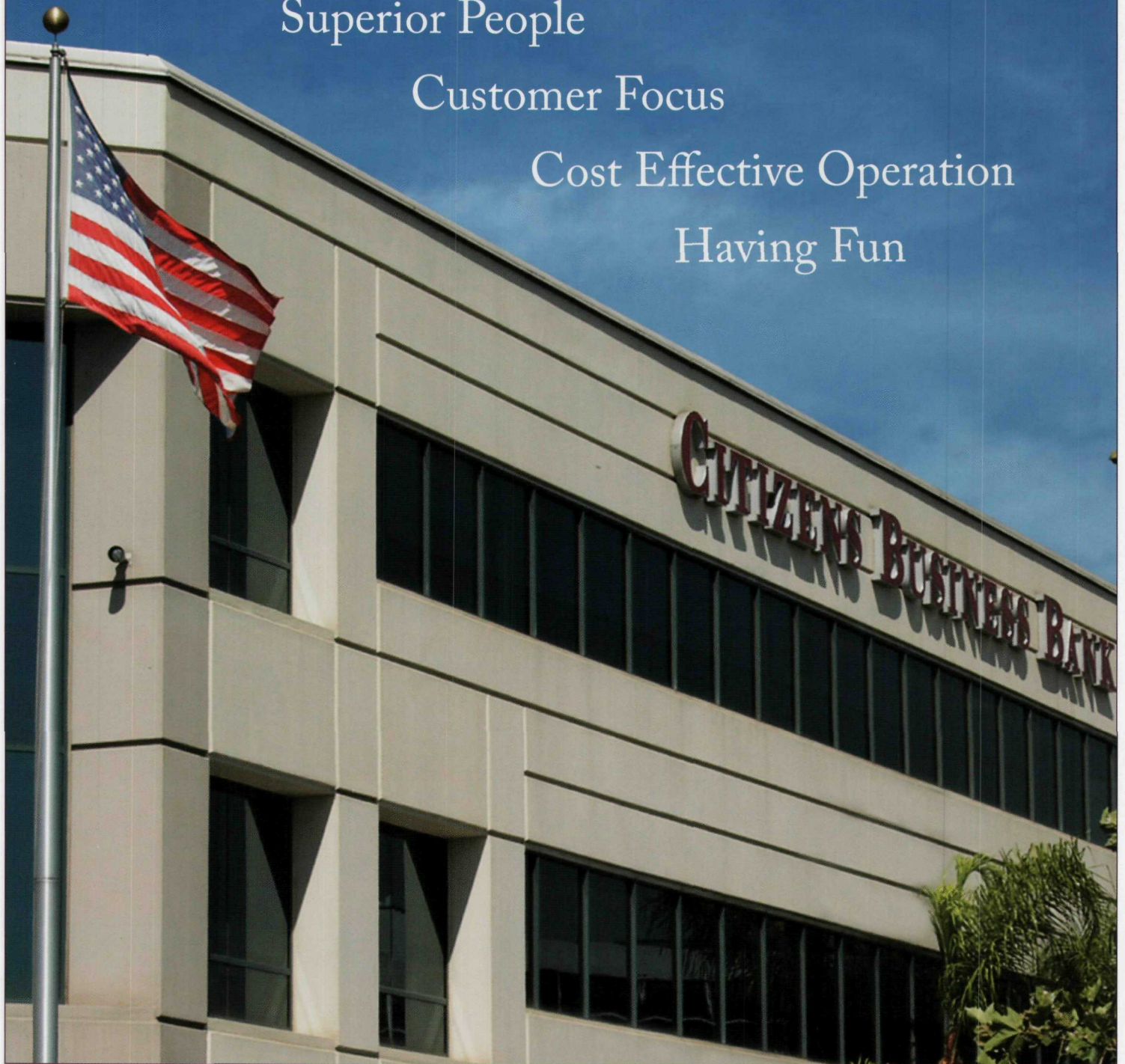
Financial Strength

Superior People

Customer Focus

Cost Effective Operation

Having Fun

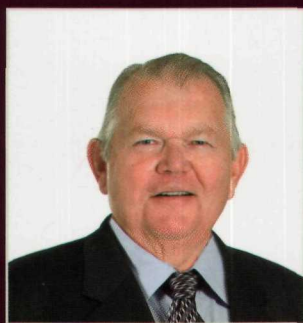




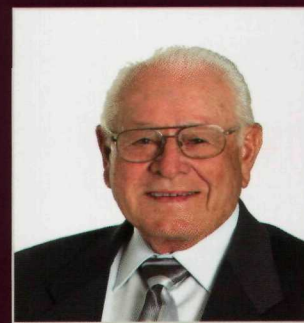
## BOARD OF DIRECTORS



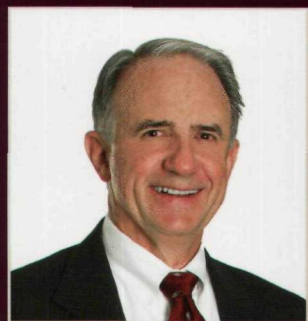
***D. Linn Wiley***  
*Vice Chairman of the Board*



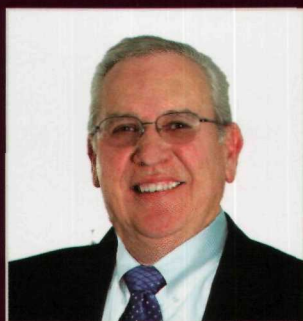
***Ronald O. Kruse***  
*Vice Chairman of the Board*  
*Kruse Investment Co., Inc.*



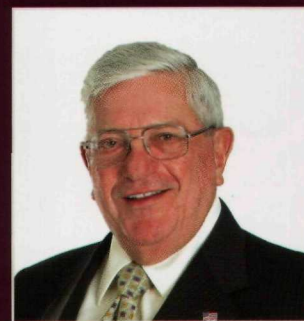
***John A. Borba***  
*John Borba & Sons Dairy*



***James C. Seley***  
*Partner*  
*Seley & Company*



***Robert M. Jacoby***  
*Certified Public Accountant*



***San E. Vaccaro***  
*Law Offices of San E. Vaccaro*

Our Board of Directors has provided counsel and guidance throughout our thirty-four year history. As independent businessmen with varied backgrounds, our Directors understand the financial and business challenges of our customers because they have faced similar challenges over the years in their own businesses. Their collective expertise and oversight have led to sound management practices and consistent and strong credit policies that guide our company through all economic cycles. The results of their leadership and commitment are evident in our financial performance, year after year.

As our name suggests, Citizens Business Bank is about business banking. Our focus on businesses and business owners has served us well since our inception in 1974. Because of our strong customer relationship orientation and our targeted focus, we have been able to strengthen our organization despite the difficult economic times. Our financial position actually improved in 2008. Unlike some of our competitors, we did not deviate from our core strategy. We focused on our ongoing mission of being the top business bank in the nation.



Because of the weakening and unstable financial world around us, we recently chose to provide our customers with additional safety and security on deposit accounts. Citizens Business Bank is participating in the expanded coverage of deposit insurance that is provided through the FDIC's new Transaction Account Guarantee Program. This coverage includes unlimited FDIC insurance on all personal and business non-interest bearing transaction accounts through the end of 2009. This insurance is separate from the \$250,000 in FDIC insurance provided on all other interest-bearing accounts.

We know that strength, stability and security are paramount today. Our customers deserve to know that their deposits are safely held at an institution that is well-capitalized, well-run and conservatively managed. Our shareholders should be reassured by our dedication and commitment to our business model, the same fundamental business model that was formed in 1974.

On behalf of all Citizens Business Bank associates, we thank our customers and shareholders for their ongoing faith and trust.



**George Borba**  
*Chairman of the Board*  
*George Borba & Son Dairy*

A handwritten signature in white ink that reads "George Borba".



**Christopher D. Myers**  
*President and Chief Executive Officer*  
*CVB Financial Corp.*  
*Citizens Business Bank*

A handwritten signature in white ink that reads "Chris Myers".







## *Angelus Block Co.*

Family owned and operated since 1946, Angelus Block Co., Inc. is the largest manufacturer of concrete masonry and interlocking paving products in California.

“*T*he people at Citizens are top notch. We value and appreciate the outstanding customer service and personalized attention we consistently receive.”

*Mario E. Antonini, Chairman of the Board (right)*

*Edward M. Antonini, President (left)*

*Marla Antonini Richmond, Chief Financial Officer (center)*



# REPORT TO STOCKHOLDERS

The year 2008 was challenging for financial institutions. In the midst of the current economic uncertainty, we are pleased and proud to report that the stability and strength of Citizens Business Bank remains intact as indicated by our improved earnings and capital position.

As of December 31, 2008, CVB Financial Corp. reported deposits of \$3.9 billion (including customer repurchase agreements), loans and leases of \$3.7 billion, and total assets of \$6.6 billion. Total loans increased \$241.7 million (6.92%) from \$3.5 billion on December 31, 2007. Total assets increased \$355.7 million (5.65%) from \$6.3 billion on December 31, 2007. Net earnings were \$63.1 million, up \$2.5 million (4.11%) from the prior year.

Shareholders' equity increased \$189.9 million (44.70%) to \$614.9 million as of December 31, 2008. A significant portion of the growth in capital can be attributed to an infusion of \$130 million in Preferred Stock from the Federal Government under the Capital Purchase Program. This resulted in a leverage ratio of 9.8% and a total risk-based capital ratio of 15.5% for 2008 year-end. These capital ratios are well above the regulatory required ratios of 4% and 8%, respectively.



Net interest income reached \$167.1 million, after a \$26.6 million provision for loan losses, versus \$157.1 million for the prior year. Non-interest income was up \$3.1 million (10.0%) to approximately \$34.5 million. Net income of \$63.1 million was up \$2.5 million (4.11%) when compared with earnings results for 2007. Earnings for 2008 produced a return on beginning equity of 14.84%, a return on average equity of 13.75%, and a return on average assets of 0.99%.

### FINANCIAL RESULTS (000's OMITTED)

Year	Deposits	Loans	Assets	Capital	Earnings
1974	\$2,318	\$2,551	\$3,765	\$1,402	\$(55)
1985	\$170,978	\$127,943	\$192,258	\$11,943	\$2,333
1990	\$462,891	\$362,758	\$512,361	\$38,365	\$8,847
1995	\$992,565	\$609,173	\$1,144,868	\$95,522	\$13,981
2000	\$1,595,030	\$1,032,341	\$2,307,971	\$188,630	\$34,683
2007	\$3,700,658*	\$3,495,144	\$6,293,963	\$424,948	\$60,584
2008	\$3,865,969*	\$3,736,838	\$6,649,651	\$614,892	\$63,073

*\*Includes customer repurchase agreements.*



## OUR VISION

The vision of Citizens Business Bank is to be recognized as the premier relationship financial institution for businesses and professionals in California with earnings growth of 15.0% a year, return on assets of 1.35% and a return on equity of 20.0%.

## OUR MISSION

The vision is supported by our mission. The mission of Citizens Business Bank is to achieve superior performance and rank in the top ten percent of all financial institutions in the nation in return on equity and return on assets. This will be achieved by delivering the finest in financial products and services through relationship banking commitments with businesses and professionals in the Inland Empire, Los Angeles County, Orange County and the Central Valley regions of California. It will be supported by an unqualified commitment to our five core values of financial strength, superior people, customer focus, cost-effective operation and having fun.



## MILESTONES

Recently the FDIC took an unprecedented action and announced the Transaction Account Guarantee Program. This new program will allow more of our customer's deposits to be protected through increased FDIC insurance limits. The Bank elected to participate in this program and will pay the U.S. Government 0.10% of the collective deposit amount for 2009, or about \$900,000, as a fee for this additional protection for our customers. The enhanced deposit insurance coverage includes unlimited FDIC insurance on all personal and business non-interest bearing transaction accounts through the end of 2009. It also includes unlimited insurance on all qualified transaction accounts that bear interest at 0.50% or less. This insurance is separate from the \$250,000 in FDIC maximum insurance provided on all other interest bearing deposit accounts.

Unlike many financial institutions that are reporting large losses and slashing shareholder dividends, we recently paid our 78th consecutive quarterly dividend at the same level as recent quarters.

Because of our strong financial performance, we have received numerous accolades over our thirty-four year history. Recently, *US Banker Magazine* named Citizens Business Bank the Top Business Bank in the Nation. We also take great pride in being named a Super Premier Performing Bank by The Findley Reports for the 17th consecutive year in 2008. This is The Findley Report's highest designation. Our debt rating was recently updated by Fitch in January 2009 and we received a 'BBB+' rating. Our rating remains unchanged from 2007.



## *Scelzi Enterprises*

Scelzi Enterprises creates custom truck bodies for a wide range of customers, from single vehicles for individuals to entire fleets for some of California's largest companies and utilities. The company's success is attributed to a commitment to quality in every detail of production.

*“Citizens Business Bank takes care of all our financial needs, which has helped our business grow and prosper. We continue to be succesful because our banker takes the time to understand our business and customize solutions for our needs. Our banker is great! We have a succesful relationship.”*

*Gary Scelzi, Secretary (left)*

*Michael Scelzi, President (center)*

*James Scelzi, Vice President (right)*











## *Tournament of Roses*

The Tournament of Roses® brings people together to celebrate the New Year in a spirit of unity and goodwill. For 120 years the Tournament of Roses® has been more than just a parade and a football game – it is America's New Year Celebration®.

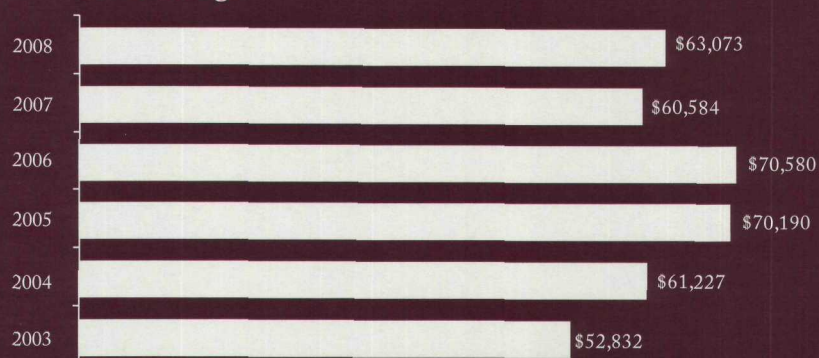
*"The* Tournament of Roses® is honored to have Citizens Business Bank as a friend. The Annual Coronation Luncheon is a special event and we rely on their sponsorship to help us make the event memorable. As our bank we rely on their wide range of products and excellent service to help our year-round operations run smoothly. *"*

*New Years Day Parade*



# FINANCIAL HIGHLIGHTS

## Net Earnings



*CVB Financial Corp. reported net income of \$63.1 million for the year ended December 31, 2008. This represents an increase of \$2.5 million, or 4.11%, when compared with net earnings of \$60.6 million for the year ended December 31, 2007.*

## Total Loans



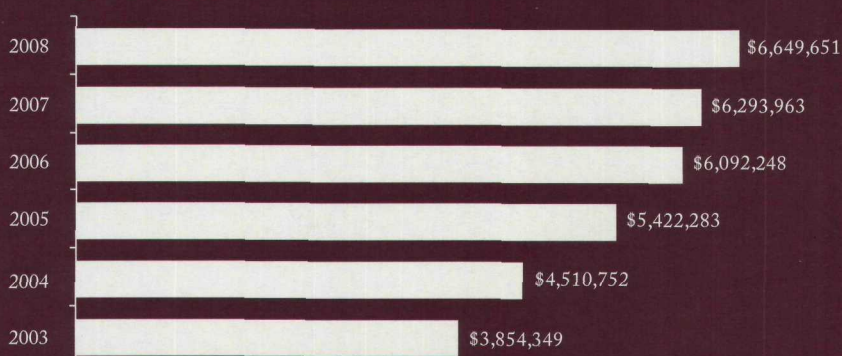
*Gross loans and leases totaled \$3.7 billion at December 31, 2008. This represents an increase of \$241.7 million, or 6.92%, when compared with gross loans and leases of \$3.5 billion at December 31, 2007.*

## Total Deposits + Customer Repos



*Total deposits and customer repurchase agreements were \$3.9 billion at December 31, 2008. This represents an increase of \$165.3 million, or 4.47%, when compared with total deposits and customer repurchase agreements of \$3.7 billion at December 31, 2007.*

## Total Assets

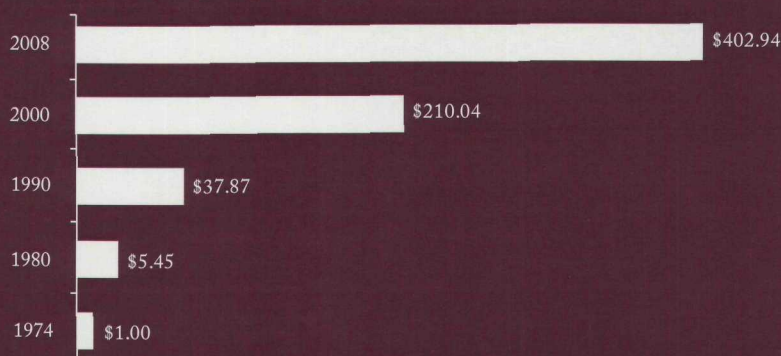


*The Company reported total assets of \$6.6 billion at December 31, 2008. This represents an increase of \$355.7 million, or 5.65%, over total assets of \$6.3 billion at December 31, 2007.*



*One dollar invested on February 11, 1975, with dividends reinvested, would be valued at \$402.94 at the year-end 2008. This is based on the assumption that cash dividends are taxable at 12% and that the balance is reinvested at current market with no transaction charges. All per-share amounts and prices have been restated to reflect stock dividends and splits.*

#### Value of a Dollar Invested



*CVB Financial Corp. paid consecutive quarterly dividends to shareholders for over 19 years.*

#### Dividends Paid



*Stockholders' equity increased \$189.9 million (44.70%) to \$614.9 million as of December 31, 2008. This growth in capital is primarily the result of the infusion of \$130 million in Preferred Stock from the Federal Government under the Capital Purchase Program.*

#### Stockholders Equity



*All earnings per share information has been retroactively adjusted to reflect the stock dividends and stock splits granted from 2004 through 2007.*

#### Diluted Earnings Per Share





# FINANCIAL REVIEW

CVB FINANCIAL CORP. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF EARNINGS Three Years Ended December 31, 2008

	2008	2007	2006
	(amounts in thousands, except earnings per share)		
<b>INTEREST INCOME:</b>			
Loans, including fees	\$212,626	\$221,809	\$194,704
Investment securities:			
Taxable	86,930	85,899	91,029
Tax-advantaged	28,371	29,231	26,545
	115,301	115,130	117,574
Dividends from FHLB	4,552	4,229	3,721
Federal funds sold	15	9	32
Interest-bearing deposits with other institutions	24	100	60
Total interest income	332,518	341,277	316,091
<b>INTEREST EXPENSE:</b>			
Deposits	35,801	69,297	67,180
Borrowings	96,035	103,316	73,379
Junior subordinated debentures	7,003	7,522	6,905
Total interest expense	138,839	180,135	147,464
NET INTEREST INCOME BEFORE PROVISION FOR CREDIT LOSSES	193,679	161,142	168,627
PROVISION FOR CREDIT LOSSES	26,600	4,000	3,000
NET INTEREST INCOME AFTER PROVISION FOR CREDIT LOSSES	167,079	157,142	165,627
<b>OTHER OPERATING INCOME:</b>			
Service charges on deposit accounts	15,228	13,381	13,080
CitizensTrust	7,926	7,226	7,385
Bankcard services	2,329	2,530	2,486
BOLI Income	5,000	3,839	3,051
Other	3,974	4,349	6,199
Gain/(Loss) on sale of securities, net	-	-	1,057
Total other operating income	34,457	31,325	33,258
<b>OTHER OPERATING EXPENSES:</b>			
Salaries and employee benefits	61,271	55,303	50,509
Occupancy	11,813	10,540	8,572
Equipment	7,162	7,026	7,025
Stationery and supplies	6,913	6,712	6,492
Professional services	6,519	6,274	5,896
Promotion	6,882	5,953	6,251
Amortization of Intangibles	3,591	2,969	2,353
Other	11,637	10,627	8,726
Total other operating expenses	115,788	105,404	95,824
EARNINGS BEFORE INCOME TAXES	85,748	83,063	103,061
INCOME TAXES	22,675	22,479	32,481
NET EARNINGS	\$63,073	\$60,584	\$70,580
COMPREHENSIVE INCOME	\$87,674	\$77,935	\$70,745
BASIC EARNINGS PER COMMON SHARE	\$0.75	\$0.72	\$0.84
DILUTED EARNINGS PER COMMON SHARE	\$0.75	\$0.72	\$0.83
CASH DIVIDENDS PER COMMON SHARE	\$0.340	\$0.340	\$0.355



*CVB FINANCIAL CORP. AND SUBSIDIARIES*  
*CONSOLIDATED BALANCE SHEET*

	December 31, 2008	December 31, 2007
(Amounts in thousands)		
Investment securities available-for-sale	2,493,476	2,390,566
Investment securities held-to-maturity	6,867	-
Interest-bearing balances due from depository institutions	285	475
Investment in stock of Federal Home Loan Bank (FHLB)	93,240	79,983
Loans and lease finance receivables	3,736,838	3,495,144
Allowance for credit losses	(53,960)	(33,049)
Total earning assets	6,276,746	5,933,119
Cash and due from banks	95,297	89,486
Premises and equipment, net	44,420	46,855
Intangibles	11,020	14,611
Goodwill	55,097	55,167
Cash value life insurance	106,366	103,400
Accrued interest receivable	28,519	29,734
Other assets	32,186	21,591
<b>TOTAL ASSETS</b>	<b>\$ 6,649,651</b>	<b>\$ 6,293,963</b>

**LIABILITIES AND STOCKHOLDERS' EQUITY**

Liabilities:

Deposits:

Non interest-bearing	\$ 1,334,248	\$ 1,295,959
Interest-bearing	2,173,908	2,068,390
Total deposits	3,508,156	3,364,349
Demand Note to U. S. Treasury	5,373	540
Customer Repurchase agreements	357,813	336,309
Other Repurchase agreements	250,000	250,000
Borrowings	1,737,660	1,753,500
Deferred tax liabilities	4,173	1,307
Accrued interest payable	9,741	13,312
Deferred compensation	8,985	8,166
Junior subordinated debentures	115,055	115,055
Other liabilities	37,803	26,477
<b>TOTAL LIABILITIES</b>	<b>6,034,759</b>	<b>5,869,015</b>

**COMMITMENTS AND CONTINGENCIES**

Stockholders' Equity:

Preferred stock authorized, 20,000,000 shares without par; issued and outstanding 130,000 (2008)	121,508	-
Common stock authorized, 122,070,312 shares without par; issued and outstanding 83,270,263 (2008) and 83,164,906 (2007)	364,496	354,249
Retained earnings	100,184	66,569
Accumulated other comprehensive income, net of tax	28,731	4,130
Total stockholders' equity	614,892	424,948
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>\$ 6,649,651</b>	<b>\$ 6,293,963</b>



## EXPANSION

Citizens Business Bank continues its strategic initiative to expand our physical presence into new geographic areas. Our present geographic footprint covers the area between Laguna Beach in the south to Stockton in the north.

In 2008, we opened four new Commercial Banking Centers in South Bay, Orange County, Inland Empire, and the San Fernando Valley. We also converted our Burbank Business Financial Center into a Commercial Banking Center by adding a team of banking professionals that specialize in produce distribution companies. Each Commercial Banking Center is strategically located in a market that allows the relationship managers to cater to the middle market business customers and surrounding centers of influence. Our Commercial Banking Centers are typically domiciled in a mid-rise office building.

We may also grow through acquisition but are carefully reviewing any opportunity. Acquisitions could be derived from a FDIC assisted transaction or a fully performing bank.



## COMMUNITY COMMITMENT

Citizens Business Bank, its officers and its associates provide considerable support to local communities. Community Commitment, a major component of our Value Proposition, is an integral part of how we do business. We believe it is important to contribute to the communities where our associates live and work. More importantly, we feel it is our civic responsibility as a leader in the community to support our associates in their efforts to help improve the lives of our friends and neighbors.

CVB Financial Corp. and Citizens Business Bank have a tradition of active involvement in the communities we serve. We support a variety of local civic and community organizations. Each year our associates donate thousands of hours of community service to help honor our commitment. Their time and talent was supported by over \$1,400,000 in corporate contributions in 2008.

Associates living and working throughout our service area participate in service groups such as Rotary and Kiwanis. They chair and serve on committees for Chambers of Commerce and other civic organizations. We are proud to support, as a corporation, as well as through associate contributions, the United Way. We take pride in our involvement with San Antonio Hospital Foundation, The Esperanza Foundation, Children's Fund, The Pasadena Community Foundation, Chaffey College Foundation and Mt. San Antonio College Foundation. Our officers serve on the boards of the Boy Scouts, Girl Scouts, Five Acres, YMCA, Boys and Girls Clubs and many other worthwhile organizations.

Each year Citizens Business Bank sponsors our own Annual Charity Golf Classic in Orange County. In 2008 the tournament supported the Sisters of St. Joseph, St. Joseph's Hospital, St. Jude's Hospital, Mission Hospital, Children's Hospital of Orange County and National Cerebral Palsy Foundation of Orange County. Many of our customers, associates and vendors participate in and contribute to the success of this worthy event. We thank them for joining us in supporting these worthwhile charities.



## *Elite Search Consultants*

Elite Search Consultants is an executive search firm dedicated exclusively to the placement of attorneys in all areas of intellectual property, including patent, trademark, copyright, licensing, litigation and transactional law. Their team of professionals has extensive experience in pairing candidates with clients for all levels of positions, nationwide.

*“A*s a single mother and business owner in a difficult economy, I need a wealth manager I can trust.

I simply don't have the time or desire to review my portfolios, so I rely on CitizensTrust to treat my money as if it were their own. I depend on my advisors to be conservative, preserve my wealth and secure my future. CitizensTrust provides me with that peace of mind! *”*

*Ellen Tamiyasu*











## *Magan Medical Clinic, Inc.*

Magan Medical Clinic, Inc. was founded in 1919 by Dr. W.P. Magan, Sr. The clinic has grown from a small office in downtown Covina to a large multi-specialty practice with offices in Covina, San Dimas, Diamond Bar, and LaVerne. Their mission is to strive to provide high quality medical care in an environment that is convenient and comfortable for patients.

*“Citizens Business Bank is a resource for money management, along with offering a wide range of products and excellent service to help our year-round operations run smoothly and efficiently. When we need to secure leasing for medical or computer equipment, they not only service our leasing needs, they are very helpful in explaining the leasing process.”*

*Bradley Rosenberg, M.D., President*

*Thomas D. Verdegem, M.D.*



## *Rayco Electronics*

Rayco Electronics has been a pioneer and innovator of magnetic products since 1941. They are the leader in the production of high quality customer magnetic components for military, space and commercial applications with an outstanding reputation for reliability, technological innovation and service. They take pride in their mission: to be the leading provider of high-quality, cost-competitive magnetics delivered on schedule with unsurpassable customer service.

*“Everything is first rate with Citizens Business Bank---*

*the people, the service and the technology.*

*They make banking dependable and convenient,  
allowing us to give our customers the best service.”*

*Mayan Patel, Vice President of Operations (left)*

*Mahendra Patel, President & General Manager (right)*









**Christopher D. Myers** *(seated)*

*President*

*Chief Executive Officer*

*(left to right)*

**Elsa I. Zavala**

*Executive Vice President*

*Chief Informations Officer*

**Edward J. Biebrich, Jr.**

*Executive Vice President*

*Chief Financial Officer*

**G. Larry Zivelonghi**

*Executive Vice President*

*Dairy & Livestock Industries Group Manager*

**Todd E. Hollander**

*Executive Vice President*

*Sales Division Manager*

**Jay W. Coleman**

*Executive Vice President*

*Sales Division*

**Yamynn DeAngelis**

*Executive Vice President*

*Chief Risk Officer*

**James F. Dowd**

*Executive Vice President*

*Senior Loan Officer*

**Chris A. Walters**

*Executive Vice President*

*CitizensTrust Manager*



# THE EXECUTIVE TEAM

The Citizens Business Bank Executive Committee consists of well-seasoned, experienced bankers who have achieved the position of division manager and earned the title of Executive Vice President.

In 2008, President and Chief Executive Officer Chris Myers led a reorganization of executive responsibilities to assure that the established talents and expertise of each individual was being fully utilized to the best advantage of the organization. Two new executives joined the Citizens Business Banking team in 2008: Todd Hollander and James Dowd.

In May of 2008, Todd Hollander joined the Bank as Executive Vice President of the Sales Division. Todd was hired to replace Jay Coleman, who retires in April 2009 after a successful 20-year career with the Bank. Todd is responsible for overseeing all sales regions, centers and groups in the Bank including but not limited to our 43 Business Financial Centers, five Commercial Banking Centers, and our newly formed Specialty Banking and Real Estate Banking Groups. Todd will also oversee the activities of all the sales support units within the Bank.

James Dowd joined Citizens Business Bank in June of 2008 as Executive Vice President and Chief Credit Officer. Jim brings over 30 years of experience in credit administration, credit policy and loan operations to the Bank. He shares the Citizens Business Bank credit vision which is predicated on the overall quality of borrowers and our ability to respond to customer requests quickly and decisively. Jim is a great addition to a fully-functioning and seasoned team of credit professionals.

The appointment of Yamynn DeAngelis to the newly established position of Chief Risk Officer and Manager of the Risk Management Division was announced in November of 2008. Yamynn reports directly to the Board of Directors. Yamynn is uniquely qualified for this position as she has been a leader with Citizens Business Bank for over 21 years, serving in a variety of capacities, including Executive Vice President and Manager of Bank Operations.

The Citizens Business Bank Executive Team is responsible for the execution and implementation of the Bank's strategic plan and critical initiatives. As a group, they bring an average of 26 years of industry experience, a passion for business and community banking, and a commitment to the ongoing success of this great organization.



## SENIOR LEADERSHIP TEAM

At Citizens Business Bank we define leadership as the ability to create a vision for our associates, communicate that vision so that it can be understood and embraced by everyone, and to encourage, inspire and motivate each associate to achieve the goals and objectives that fulfill that vision.

Our Senior Leadership Team consists of selected group managers, our regional business financial center managers, and our directors of Human Resources and Marketing. These highly skilled banking professionals all carry the title of Senior Vice President and have extensive backgrounds and experience in the banking and financial services sector.

The responsibilities and focus of this team was broadened in 2008 as the Bank pursued three new initiatives: Commercial Banking, Specialty Banking and a Residential Real Estate Group. Ted Dondanville was promoted to oversee five commercial banking centers, four of which were initiated in 2008. Tim Noone was hired in late 2007 to head up a new Specialty Banking Group focused on servicing the comprehensive banking needs of title and escrow, property management, healthcare and medical, professional services, and not-for-profit companies. Mark Richardson was recently charged to lead a newly-formed Real Estate Banking Group focused on residential mortgages and the brokering of both residential and commercial mortgages. Mark will also oversee SBA Lending. In addition, all of our Sales Support Services groups were consolidated under the direction of Vince Gottuso. Vince is in charge of making sure that we continue to develop our product offerings and successfully cross-sell these valuable services to our client base. We are also pleased to announce the promotions of Mike Helmuth and Paul Russ to the Regional Manager positions for Orange County and the Inland Empire, respectively.

Our Senior Leadership Team members average 25 years of banking experience. They are directed to lead the continued growth, profitability and expansion of the Bank.





**Timothy B. Noone**  
*Senior Vice President*  
*Specialty Banking Group Manager*

**James E. Mead**  
*Senior Vice President*  
*San Gabriel Valley Regional Manager*

**Mark C. Richardson**  
*Senior Vice President*  
*Real Estate Banking Group Manager*

**Michael B. Mulcahy** *(seated)*  
*Senior Vice President*  
*South Bay Regional Manager*

**Ted J. Dondanville**  
*Senior Vice President*  
*Commercial Banking Manager*

**David M. Krebs**  
*Senior Vice President*  
*Human Resources*

**Paul R. Russ**  
*Senior Vice President*  
*Inland Empire Regional Manager*

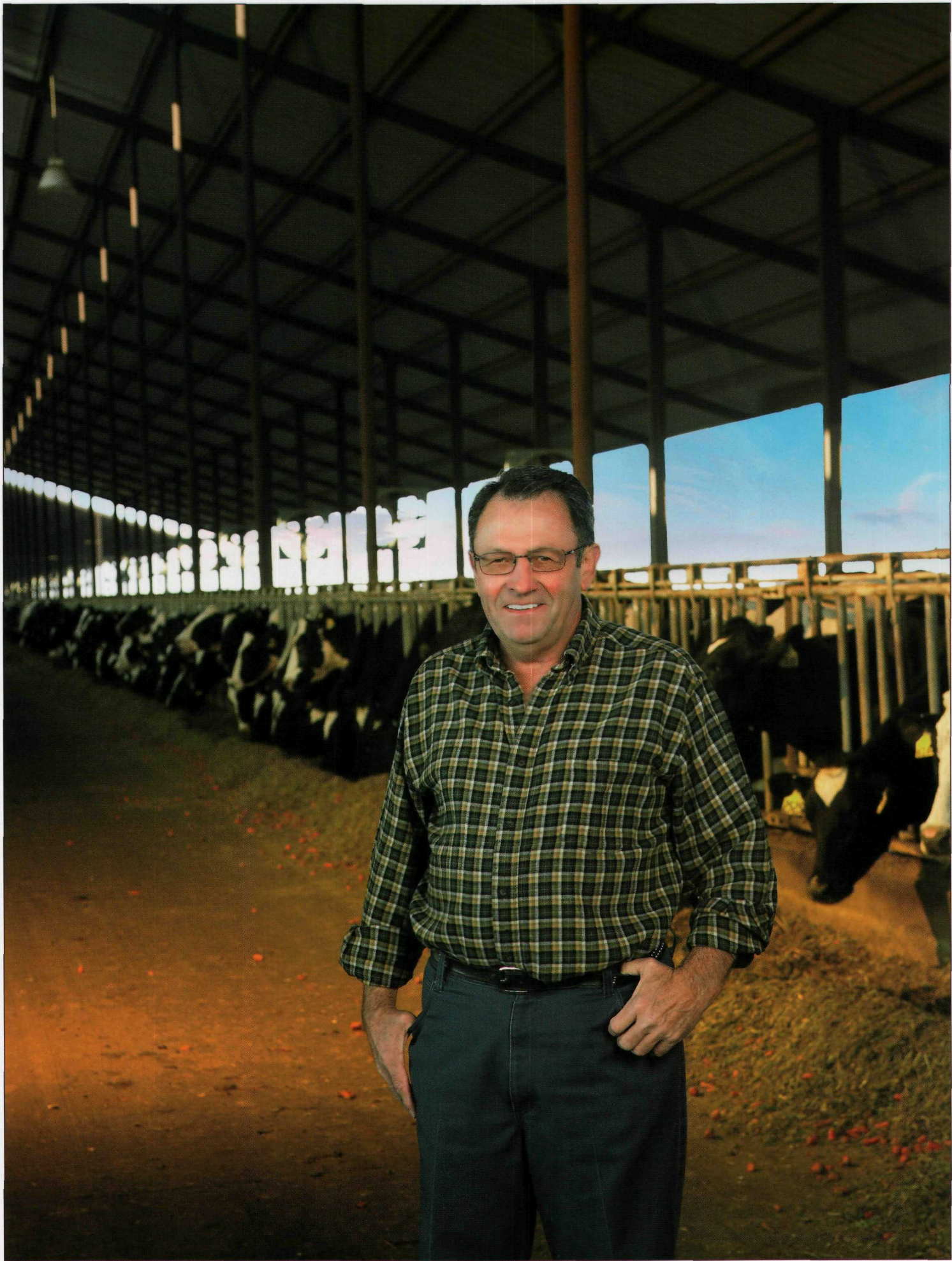
**David A. Brager** *(seated)*  
*Senior Vice President*  
*Central Valley Regional Manager*

**Vince L. Gottuso**  
*Senior Vice President*  
*Sales Support Group Manager*

**Nancy A. Sinclair**  
*Senior Vice President*  
*The Marketing Group*

**Michael J. Helmuth**  
*Senior Vice President*  
*Orange County Regional Manager*







## *Albert Goyenette Dairy*

Albert Goyenette epitomizes the American dream. He immigrated to this country from the Basque region of France as a 16-year-old. In 1973, after working as a milker and a calf buyer, Albert and his wife, Gracie, started their own dairy. He currently operates dairies in San Bernardino and Kern Counties. It is a family operation; his sons and daughter are also in the dairy business.

*“I* have a great deal of respect for the folks at Citizens Business Bank. They know their business and they know the dairy business. When we work together everyone benefits from the successful results. *”*

*Albert Goyenette, Dairy Farmer*



# **BANKING SERVICES**

## **Deposit Services**

Citizens Business Bank Deposit Services offer a variety of deposit accounts that provide convenience and flexibility for our customers. Our deposit services provide the foundation for our business relationships. We provide a wide range of personal and business accounts to satisfy the needs of every customer.

We present a selection of business checking accounts for small to medium-sized business. Fully Analyzed Business Checking is available for the business with more complex depository needs.

Citizens business bankers help our customers select the best options for the greatest access to their funds while they earn income on excess deposits at competitive interest rates. Our customers appreciate the flexibility of personally managing their money on a daily basis, whether through checking accounts or a variety of money market, sweep accounts and certificates of deposit.

## **Treasury Management Services**

Citizens Business Bank has the experience, knowledge and technology to help our customers manage their cash more efficiently, increase their profitability and make their business banking as easy as possible.

Our customers appreciate the convenience our Internet Banking Services offer them. Individuals and businesses can enjoy everything from Bill Payment to full Cash Management Services. They can conduct many other banking activities from the convenience of their homes or offices 24 hours a day, seven days a week with Citizens On-Line Banking.

Further convenience is provided to business customers through Citizens Automated Deposit, Lock Box Services, Positive Pay, and Image Processing. Whether you choose a traditional banking account or other products unique to the needs of your industry, we are prepared to offer our outstanding service.

## **Merchant Bankcard Services**

Our Merchant Bankcard Services offer our business customers a wide variety of transaction processing solutions that allow businesses to accept credit and debit cards quickly, securely and cost-effectively. This service provides our customers with a convenient alternative to processing cash and checks.



## **Specialty Banking Group**

The Specialty Banking Group is a business unit prepared to address the unique servicing requirements of title and escrow companies and property management, homeowners associations, healthcare, professional and not-for-profit customers. We have the most sophisticated technology available to support our convenient and competitive services. All of our services, including on-line banking and cash management services, are available to these special market segments.

## **International Services**

Citizens Business Bank provides a seamless response to our customers' International Banking needs. A Citizens business banker can provide the gateway to letters of credit, collections, wire transfers and other vital services through correspondent banks worldwide. When our customers' domestic banking activities extend into the international arena, a Citizens Business Bank International Specialist can save them time and effort.

## **Credit Services**

Our comprehensive menu of credit services provides our borrowers with everything they need to finance their business or personal needs. We know that a growing and successful business has a variety of needs. Citizens Business Bank offers a complete package of credit services that range from working capital lines of credit to asset based lending, equipment loans and term loans.

Short-term business credit is available to help customers take advantage of business opportunities simply by writing a check. Long-term financing is available for an array of real estate, manufacturing, office and equipment opportunities.

Our SBA Specialists can tailor a SBA loan to address the unique needs of our small business customers and work with them from application to funding.

Construction financing is offered on a wide variety of projects including residential, commercial, industrial and retail properties. We offer specialized financing arrangements for agriculture, asset based lending, real estate, municipal leasing and international business. Citizens business bankers are prepared to advise and assist our customers in accomplishing their goals by taking advantage of our extensive array of credit services.





CITIZENSTRUST™

The management of financial affairs can be complex and time consuming. Furthermore, it requires a comprehensive strategy that addresses both preservation, growth and distribution of assets over the years and through generations.

Drawing on the extensive resources of Citizens Business Bank, our CitizensTrust Division provides our customers with a full range of financial services to protect and enhance their wealth. These services include Trustee Services, Comprehensive Portfolio Management, Estate Planning, Financial Planning, and Investment Services. We also serve the needs of our business clients by providing a variety of employee benefit and non-qualified deferred compensation plans.

Expert Trust Services and Estate Planning are critical to the preservation and transfer of wealth. A sound Estate Plan protects the assets of an estate, ensuring the distribution according to an individual's wishes and within the most tax-advantaged structure.

Our Wealth Management professionals offer access to expert counsel in all phases of estate planning, from assisting in the design of the most appropriate plan to the appointment of an executor. In addition, we can serve as an objective, independent trustee of trusts or estates.

While many asset management strategies seek to preserve and grow wealth, the most successful are structured and implemented in accordance with individual financial objectives, risk tolerance and personal preferences. Our experienced Portfolio Managers bring proven expertise to the task of creating a customized investment strategy, coordinated with a client's estate plan and managed for tax efficiency.

Our Investment Services Group offers a full range of superior investment solutions. Our dedicated Financial Consultants have the knowledge and training to guide individuals, businesses and professionals in managing to their specific financial objectives. CitizensTrust provides solutions to help meet a variety of objectives. A Financial Consultant is available through each of our local business financial centers. We are more than a source of information; we are a solution that meets our clients' investment needs.



## **Citizens Financial Services**

### ***Equipment Leasing***

Equipment buying or leasing is made easy with financing through Citizens Financial Services. Our unique financing strategies and direct involvement with our customers allow us to maximize the benefits that are available to meet our customers' needs. Our services can be tailored to assist a broad range of businesses, from the well-established company to the newest business venture.

### ***Vehicle Buying and Leasing***

Our customers can use our fleet purchasing power to lease, finance or buy any make or model of automobile or truck. We can order the vehicle to individual specifications and deliver it to their door. These buying and financing services save our customers time and money.

## **Technology**

Technology and the products and services it provides is of utmost importance to Citizens Business Bank. We have made a considerable investment in the hardware and software necessary to bring the most technologically advanced products to our customers. Our business customers appreciate the time saving convenience of Citizens Automated Deposit, Lock Box Services, Positive Pay, and Image Processing.

The benefits that go along with banking on-line from the convenience of home or office have become essential to the business owner. For example, Image Processing has made the need to store checks and statements become passé when it can be viewed on-line, downloaded to personal software or received on a disc that is safe and easy to store.

At Citizens Business Bank we talk to our customers, listen for their needs and relate those needs to available technology. We are constantly striving to bring the most innovative products to our customers.



## *Citizens Business Bank Arena & The Ontario Reign*

Built and owned by the City of Ontario, the Arena opened on October 18, 2008. Citizens Business Bank Arena is a state-of-the-art facility that hosts Ontario Reign ECHL ice hockey and a variety of other sporting competitions, concerts, family shows, special events, and community activities as well as private events. The venue is the biggest and most modern arena within the Inland Empire.

“AEG Facilities is extremely proud of its partnership with Citizens Business Bank. Together, we have turned dreams into reality by creating some of the best live entertainment experiences in not only the Inland Empire but all of Southern California. As General Manager of the arena, I personally have experienced the total commitment to the community by George Borba, Chris Myers and the entire staff of Citizens Business Bank.”

*Steve Eckerson, General Manager AEG Facilities (left)*

*Justin Kemp, Executive Vice President of Business Operations (right)*









## Inland Empire's Icon for Entertainment

That label aptly describes the new Citizens Business Bank Arena, which opened to the public amid great fanfare with the Los Angeles Lakers' playing (and defeating) the Oklahoma Thunder.

It all started at a meeting with a representative from AEG in early May, 2006. AEG is the company that manages arenas all over the world, including the Staples Center, the Home Depot Center and the O2 in London.





As a result of that meeting, Citizens Business Bank became the Naming Sponsor of a state-of-the-art arena built and owned by the City of Ontario.

In the short time since the Arena's opening, Citizens Business Bank has received invaluable brand exposure and overwhelmingly positive public relations. Radio, television, newspapers, billboards, and magazines feature ads promoting upcoming events at the "Citizens Business Bank Arena." A giant video sign on the freeway reminds commuters to get their tickets to a wide variety of events,

Citizens Business Bank's name is prominently featured on the outside of the Arena. Plenty of reminders appear inside, as well: the JumboTron, banners, signs, ATMs and an LED sign that zips around the inside of the Arena display the Bank's name and logo.

The Arena opened during a period of economic uncertainty for the country and, more specifically, for the Inland Empire. Customers, friends and strangers have repeatedly expressed their excitement about and appreciation for this symbol of a brighter tomorrow.





# CORPORATE INFORMATION

## CVB FINANCIAL CORP.

### ~ DIRECTORS ~

#### **George Borba**

*Chairman of the Board*

*Dairy Farmer*

*George Borba & Son Dairy*

#### **Ronald O. Kruse**

*Vice Chairman of the Board*

*Chairman*

*Kruse Investment Co., Inc.*

#### **D. Linn Wiley**

*Vice Chairman of the Board*

#### **Christopher D. Myers**

*President and Chief Executive Officer*

#### **John A. Borba**

*Dairy Farmer*

*John Borba & Sons Dairy*

#### **Robert M. Jacoby**

*Certified Public Accountant*

#### **James C. Seley**

*Partner*

*Seley & Company*

#### **San E. Vaccaro**

*Law Offices of San E. Vaccaro*

## CVB FINANCIAL CORP.

### ~ OFFICERS ~

#### **Christopher D. Myers**

*President and Chief Executive Officer*

#### **Edward J. Biebrich, Jr.**

*Chief Financial Officer*

#### **Myrna DiSanto**

*Corporate Secretary*

## CORPORATE LISTING

### **TRANSFER AGENT**

*Computershare*

*1745 Gardena Avenue*

*Glendale, CA 91204-2991*

### **LEGAL COUNSEL**

*Manatt, Phelps & Phillips*

*11355 West Olympic Blvd.*

*Los Angeles, CA 90064*

### **STOCKHOLDER INFORMATION**

*Stockholders may obtain, without charge, form 10-K of CVB Financial Corp. on written request to Myrna DiSanto, Corporate Secretary*

### **NASDAQ LISTING**

*CVB Financial Corp. stock is listed on the NASDAQ under the symbol of CVBF. The securities listed consist of one class of common stock. As of December 31, 2008, there were 83,270,263 shares of common stock outstanding to approximately 6,500 shareholders.*

### **MAILING ADDRESS**

*CVB Financial Corp.*

*P. O. Box 51000*

*Ontario, CA 91761*

### **STREET ADDRESS**

*701 North Haven Avenue, Suite 350*

*Ontario, CA 91764*

*(909) 980-4030*

*(877) 422-2265*

*Fax: (909) 481-2130*

*www.cbbank.com*

Copies of this annual report and interim reports are also available upon written request. Or visit our website at [www.cbbank.com/investors](http://www.cbbank.com/investors)  
Member FDIC



# MANAGEMENT TEAM

## SENIOR VICE PRESIDENTS

### **Greg Armstrong**

*Manager  
Upland Business Financial Center*

### **Errol L. Berman**

*Manager  
South Bay Commercial Banking Center*

### **Paul Blankenship**

*Credit Administrator  
Credit Management Division*

### **Gregory A. Bloyd**

*Manager  
Special Assets*

### **Michael G. Blumberg**

*Credit Administrator  
Credit Management Division*

### **James D. Bookhout**

*Manager  
Tri-City Business Financial Center*

### **Jeffrey S. Boyer**

*Manager  
San Fernando Valley Commercial Banking Center*

### **Steven E. Caseldine**

*Manager  
Corona Business Financial Center*

### **Kenneth C. Clark**

*Manager  
Riverside Business Financial Center*

### **Kenneth B. Coolidge**

*Deputy Chief Credit Officer  
Credit Management Division*

### **Susan J. Counts**

*Manager  
Trust Services*

### **David J. Didier**

*Manager  
Arcadia Business Financial Center*

### **Michael Duran**

*Manager  
Brea Business Financial Center*

### **James (Tony) A. Ellis**

*Manager  
Santa Ana Business Financial Center*

### **Julie A. Engen**

*Manager  
Ontario Construction Loan Services*

### **J. David Faulk**

*Credit Administrator  
Credit Management Division*

### **James S. Force**

*Credit Administrator  
Credit Management Division*

### **Deborah A. George**

*Manager  
Government Services*

### **Gregory J. Grande**

*Manager  
Pasadena Business Financial Center*

### **Sue Haynes**

*Manager  
Bankcard Services*

### **Mary H. Hernandez**

*Manager  
Escrow & Title Services*

### **John P. Hillier**

*Manager  
Property Management Services*

### **Duane S. Keene**

*Manager  
Covina Business Financial Center*

### **Jeffrey W. Lankey**

*Controller  
Finance & Accounting*

### **Debra L. Long**

*Manager  
Fresno Construction Loan Services*

### **Lori A. Moynihan**

*Credit Administrator  
Credit Management Division*

### **Neal A. Newman**

*Manager  
Burbank Commercial Banking Center*

### **Thomas W. Rosa**

*Manager  
Ontario-Airport Business Financial Center*

### **Steven D. Sefton**

*Manager  
Inland Empire Commercial Banking Center*

### **LaVon M. Short**

*Manager  
Treasury & Deposit Services*

### **Ana Z. Speer**

*Credit Administrator  
Credit Management Division*

### **Paul J. Stanislaw**

*Manager  
Investment Services Sales*

### **John J. Stenz**

*Manager  
Chino Business Financial Center &  
San Bernardino Business Financial Center*

### **John H. Tait**

*Bakersfield Business Financial Center  
& McFarland Business Financial Center*



**Richard C. Taylor**  
*Relationship Manager*  
*San Fernando Valley Commercial Banking Center*

**Gary Wein**  
*Credit Administrator*  
*Credit Management Division*

**Susan J. Woesner**  
*Manager*  
*Fresno Business Financial Center*

**Joanne Wong**  
*Manager*  
*Treasury*

**Robert E. Zeltner**  
*Manager*  
*Orange County Commercial Banking Center*

**VICE PRESIDENTS**

**BUSINESS FINANCIAL CENTER MANAGERS**

**Peter K. Agarwal**  
*Fullerton Business Financial Center*

**Leah J. Beal**  
*Laguna Beach Business Financial Center*

**Emelita S. Bituin**  
*La Cañada-Flintridge Business Financial Center*

**Deborah Boyd**  
*Stockton Business Financial Center*

**Louis J. Buitron, Jr.**  
*Colton Business Financial Center*  
*& Fontana Business Financial Center*

**Charles E. Carroll**  
*Pasadena Marengo Business Financial Center*

**Dianne Chapman**  
*San Marino Business Financial Center*

**Craig M. Ciebiera**  
*South El Monte Business Financial Center*

**Albert D'Antonio**  
*San Gabriel Business Financial Center*

**Martin Ensberg**  
*Torrance Business Financial Center*

**Charles L. Frost**  
*Ontario Business Financial Center*

**Michael L. MacDonald**  
*Porterville Business Financial Center*

**Charles A. Moore**  
*Glendale Business Financial Center*

**Cameronne Mosher**  
*El Segundo Business Financial Center*

**Robert L. Poythress**  
*Madera Business Financial Center*

**Janet M. Robertson**  
*Visalia Business Financial Center*

**William D. Roman**  
*Pomona Business Financial Center*

**Jeri M. Sell**  
*Tulare Business Financial Center*

**Dawn M. Serbus**  
*High Desert Business Financial Center*

**Clovis G. Simpson**  
*South Pasadena Business Financial Center*

**Douglas B. Tipping**  
*Plaza Business Financial Center*

**Barbara J. Veenstra**  
*Monrovia Business Financial Center*

**Richard J. Verdugo**  
*Saddleback Valley Business Financial Center*

**John R. Walters**  
*Manhattan Beach Business Financial Center*

**VICE PRESIDENTS**

**DEPARTMENT MANAGERS**

**William A. Enholm**  
*Citizens Business Access*

**Richard R. Givens**  
*Mortgage & Secondary Markets*

**Lesley R. Hedges**  
*Bank Properties*

**Jeff Holtshopple**  
*Citizens Financial Services*

**Frank J. Maslowski**  
*International Services*

**Gioia Muñoz**  
*Loan Documentation & Servicing*

**Nancy H. Schatz**  
*Product & Sales Support*

**Gary J. Zarubick**  
*Asset Based Lending Services*



**Ontario**

255 North Euclid Avenue  
Ontario, CA 91762  
(909) 983-3994

701 North Haven Avenue  
Ontario, CA 91764  
(909) 980-1080

**Orange**

1201 East Katella Avenue  
Orange, CA 92867  
(714) 288-5203

77 Plaza Square  
Orange, CA 92866  
(714) 288-5300

1800 West Katella Avenue  
Orange, CA 92867  
(714) 288-5331

**Pasadena**

225 East Colorado Boulevard  
Pasadena, CA 91101  
(626) 405-8325

1010 East Colorado Boulevard  
Pasadena, CA 91106  
(626) 405-4915

**Pomona**

1095 North Garey Avenue  
Pomona, CA 91767  
(909) 629-4151

**Porterville**

334 North Main Street  
Porterville, CA 93257  
(559) 781-2500

**Riverside**

3695 Main Street  
Riverside, CA 92501  
(951) 683-2112

**San Bernardino**

1555 East Highland Avenue  
San Bernardino, CA 92404  
(909) 381-5561

301 Vanderbilt Way  
San Bernardino, CA 92408  
(909) 888-6363

**San Gabriel**

109 South Del Mar Avenue  
San Gabriel, CA 91776  
(626) 286-3166

**San Marino**

980 Huntington Drive  
San Marino, CA 91108  
(626) 281-0083

**Santa Ana**

2000 East Fourth Street  
Santa Ana, CA 92705  
(714) 967-7222

**South El Monte**

9754 East Rush Street  
South El Monte, CA 91733  
(626) 442-4470

**South Pasadena**

901 Fair Oaks Avenue  
South Pasadena, CA 91030  
(626) 403-5900

**Stockton**

3439 Brookside Road, #212  
Stockton, CA 92519  
(209) 478-4222

**Torrance**

970 West 190th Street,  
Suite 120  
Torrance, CA 90502  
(310) 217-6000

**Tulare**

256 North "K" Street  
Tulare, CA 93274  
(559) 688-2500

**Upland**

818 North Mountain Avenue  
Upland, CA 91786  
(909) 946-6921

**Victorville**

12380 Hesperia Road  
Victorville, CA 92395  
(760) 241-5101

**Visalia**

500 West Main Street  
Visalia, CA 93291  
(559) 636-2500

**COMMERCIAL BANKING  
CENTERS**

---

**Burbank**

4100 West Alameda Avenue  
Burbank, CA 91505  
(818) 843-0707

**Inland Empire**

701 North Haven Avenue  
Ontario, CA 91764  
(909) 980-1080

**Orange County**

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Fullerton, CA 92832  
(714) 773-0600

**South Bay**

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Suite 120  
Torrance, CA 90502  
(310) 217-6000

**San Fernando Valley**

16830 Ventura Boulevard,  
Suite 310  
Encino, CA 91436  
(818) 905-5760



# LOCATIONS

## **CVB FINANCIAL CORP. CITIZENS BUSINESS BANK Corporate Headquarters**

701 North Haven Avenue  
Ontario, CA 91764  
(909) 980-4030  
(877) 422-2265  
[www.cbbank.com](http://www.cbbank.com)

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### **Asset Based Lending Services**

(909) 483-7261

### **Bankcard Services**

(909) 481-7826

### **CitizensTrust**

(909) 980-4030

### **Construction Loan Services**

(909) 483-7167  
(559) 261-0222

### **Deposit Services**

(909) 980-4030

### **Government Services**

(909) 483-7133  
(888) 305-1222

### **International Services**

(909) 980-4030

### **SBA Services**

(909) 980-4030  
(800) 216-3303

### **Treasury Management Sales**

(909) 980-4030  
(888) 228-2265

### **Citizens Financial Services**

1201 East Katella Avenue  
Second Floor,  
Orange, CA 92867  
(714) 751-6100  
(800) 675-4432

### **Dairy & Livestock**

### **Industries Group**

12808 Central Avenue,  
Second Floor,  
Chino, CA 91710  
(909) 591-7728  
(866) 578-0658

## **Real Estate Banking Group**

1010 Colorado Boulevard  
Pasadena, CA 91106  
(626) 564-6234

### **ServiceLine**

24 Hour Customer Services  
1-(888) 222-5432

## **Specialty Banking Group**

1010 Colorado Boulevard  
Pasadena, CA 91106  
(626) 564-6242

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## **BUSINESS FINANCIAL CENTERS**

### **Arcadia**

101 West Huntington Drive  
Arcadia, CA 91007  
(626) 445-7350

### **Bakersfield**

9100 Ming Avenue  
Bakersfield, CA 93311  
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### **Brea**

2650 East Imperial Highway  
Brea, CA 92821  
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### **Burbank**

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Burbank, CA 91505  
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### **Chino**

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### **Colton**

308 North La Cadena Drive  
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### **Corona**

225 West Sixth Street  
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### **Covina**

973 East Badillo Street  
Covina, CA 91724  
(626) 915-8931

## **El Segundo**

275 Main Street  
El Segundo, CA 90245  
(310) 322-2222

## **Fontana**

9244 Sierra Avenue  
Fontana, CA 92335  
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## **Fresno**

7110 North First Street  
Fresno, CA 93720  
(559) 261-0222

## **Fullerton**

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1000 North Brand Boulevard  
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## **La Cañada-Flintridge**

858 Foothill Boulevard  
La Cañada, CA 91011  
(818) 952-6085

## **Laguna Beach**

800 Glenneyre  
Laguna Beach, CA 92651  
(949) 494-9474

## **Laguna Hills**

25255 Cabot Road  
Laguna Hills, CA 92653  
(949) 581-4444

## **McFarland**

300 West Perkins Avenue  
McFarland, CA 93250  
(661) 792-5531

## **Madera**

2001 Howard Road, Suite 100  
Madera, CA 93637  
(559) 664-9222

## **Manhattan Beach**

1800 N. Sepulveda Boulevard  
Manhattan Beach, CA 90266  
(310) 802-4015

## **Monrovia**

100 East Huntington Drive  
Monrovia, CA 91016  
(626) 303-4661



CVB FINANCIAL CORP.  
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