

When We Say "Locally Owned & Operated",  
We Really Mean It.

# NEIGHBOR FARMER RANCHER BANKER

Our Board Members live here, work here, and are as rooted in this valley as you are. They come from communities like Winton, Patterson, Modesto, Hilmar, Turlock, Los Banos, and Denair. They experience the same issues and challenges you do. If you get an early frost, an extended dry spell, or an unexpected pest infestation – our directors feel it too, because we're all in this together.

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