

## **Valley banks, credit unions shine on Bauer Financial list**

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Bank rating and research firm Bauer Financial has released its latest assessment of banks and credit unions as of the third quarter of 2015, showing several Valley institutions in excellent standing.

The firm takes into account improving financial conditions of banks and credit unions across the country when delivering its ratings, with 1 star assigned to troubled institutions up to 3 1/2 stars for good banks, 4 for excellent and 5 for superior.

Among the Valley's 5-star banks is Visalia's Valley Business Bank, which has earned Bauer's 4- or 5-star rating for the most recent 52 consecutive quarters.

Allan Stone, president and CEO of Valley Business Bank, said in a statement, "On behalf of our management team and Valley Business Bank employees, we are honored to once again receive this prestigious recognition. Being awarded this 5-Star Superior rating demonstrates our steadfast commitment to ensuring our core community banking values continuously center on protecting our customers' financial interests. This will always remain our top priority."

Valley Commerce Bancorp, parent company of Valley Business Bank, reported 2015 Q3 net income of \$1.3 million, up from \$930,000 for the third quarter of 2014.

Other Central Valley banks earning 5 stars include Central Valley Community Bank, Fresno First Bank, Murphy Bank, California Bank & Trust and Citizens Business Bank.

Four-star banks include Premier Valley Bank and Security First Bank, while United Security Bank earned 3 1/2 stars.

For large area credit unions, Educational Employees Credit Union, Fresno County Federal Credit Union and Golden 1 Credit Union earned 5 stars, while Tucoemas Federal Credit Union in Visalia earned 4 stars.

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