

Four of our employees enjoying coffee and discussing Mortgage Lending with North Valley Bank.

"A lot of times at some of the bigger banks, they're just hiring sales people and they have no experience in what they're doing. They're just good at selling things."

"I see people coming in just to experience the mortgage process."

"We have people that have experience."

"They don't have to say "Oh, I don't know that answer" or "Oh, let me make a phone call", they are trained and know the answers."

"I think that's just part of being a local, small community bank is doing those little things that add up."