



Oconee State Bank Announces Full Service Financial Center Expansion

WATKINSVILLE, March 1, 2021 – In a demonstration of commitment to the local community Oconee State Bank (OTCQX: OSBK) today announced the expansion of its Athens Loan Production Office to a Full Service Financial Center.

In 2018, Oconee State Bank launched a Loan Production Office, in Athens, with hopes of planting strong roots, serving a new market with excellence, and continuing to create remarkable experiences that significantly mark the lives of others. The expansion of the bank's Athens location marks the realization of that goal through the continued growth of Oconee State Bank and the reach of their vision, mission, and values.

"The transition of our Athens Loan Production Office to a full service financial center is another example of Oconee State Bank casting our vision to be essential," said Neil Stevens, President and CEO of Oconee State Bank. "We are excited to deepen our ability to serve the Athens community through this expansion."

"Our team in Athens has over 120 years of collective banking experience," said Cristi Donahue, Executive Vice President – Chief Retail Officer. "With this expanded location, they sit poised and ready to create remarkable experiences that significantly mark lives within the Athens community."

About Oconee State Bank

Oconee State Bank is a leading financial institution with a vision to be essential to the lives, businesses, and communities we serve. In February 2021, Oconee State Bank celebrated 61 years of service and continues to be the only locally owned and operated community bank headquartered in Oconee County. Oconee State Bank has proudly served the local community, providing an unparalleled commitment to personalized service, innovative products and solutions, and seeks to bring exceptional value to our customers through local ownership, involvement, and decision-making. We continuously strive to create remarkable experiences that significantly mark the lives of others.