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LOCAL BANKS UNITE IN UNPRECEDENTED COALITION TO COMBAT FRAUD

Athens and Oconee County Banks Collaborate to Protect Customers and Strengthen Communities

WATKINSVILLE, October 8, 2025 – In a remarkable show of unity and collaboration, several community banks from the Oconee County and Athens-Clarke County markets have come together in an unprecedented partnership to address the growing challenge of fraud impacting customers across all segments.

The coalition—comprised of Oconee State Bank, Classic City Bank, BankSouth, and First American Bank & Trust—marks a rare and inspiring instance of financial institutions “reaching across the aisle” for the greater good of the communities they serve. Additional banks are expected to join the coalition in the months ahead.

Born from shared concern over rising fraud trends, the initiative began with an open discussion among local bank leaders, quickly gaining momentum as institutions recognized the collective power of unity and shared education. The group has since committed to ongoing collaboration, information sharing, and the development of coordinated awareness efforts designed to empower and protect consumers.

“Fraud doesn’t discriminate by where someone banks,” said Rebecca Crowe, Retail Operations Specialist, Oconee State Bank. “By working together, we can amplify our impact, strengthen awareness, and show our customers—and our communities—that local banks are standing together to keep them safe.”

Each participating bank is incorporating consistent messaging into its own customer communications and digital channels, reinforcing a united stance against fraud. Plans for broader community outreach, including a joint public awareness campaign, are also underway. The initiative was first sparked through Oconee State Bank's internal "Fraud Squad," which brought local banks together for the inaugural meeting. Classic City Bank is slated to host the coalition's next session, continuing the shared spirit of collaboration.

The coalition's mission is simple yet powerful: to combine resources, share insights, and take proactive steps to reduce fraud-related losses while educating customers about prevention strategies. The partnership sends a strong and uncommon message within the banking industry—one of collaboration over competition, and unity in protecting those they serve.

About Oconee State Bank

Oconee State Bank, established in 1960 and headquartered in Watkinsville, Georgia, operates six full-service financial centers across Oconee, Athens-Clarke, Gwinnett, Macon-Bibb, and Elbert counties. The bank also maintains a Loan and Deposit Production Office in Johnson City, Tennessee, under its Trio South Bank division. The bank is the only locally owned and operated community bank headquartered in Oconee County. Oconee State Bank proudly serves its communities, providing unparalleled commitment to personalized service, innovative products, and solutions, and bringing exceptional value to all stakeholders through local ownership, involvement, and decision-making. The bank strives to be essential to those it serves by creating remarkable experiences that significantly mark the lives of others. Oconee Financial Corporation was established in January 1999 to serve as the holding company of Oconee State Bank.

Oconee State Bank implemented their Fraud Squad in 2024, comprised of team members across key areas of the bank, who work together to ensure Oconee State Bank, Trio South Bank, and Remarkable Mortgage team members are equipped to educate customers on current fraud trends and ensure each of these brands are poised and ready to assist customers to not fall prey. With fraud growing exponentially, the Fraud Squad saw the need to join hands with peer banks to amplify its message and raise awareness.