



GARZA NAMED AVP, FINANCIAL CENTER MANAGER



GWINNETT, MARCH 8, 2024 – Oconee State Bank (OTCQX: OSBK) announces the recent promotion of Araceli Garza to the position of Assistant Vice President, Financial Center Manager for the Gwinnett Financial Center. Araceli has been an integral part of our team for several years, consistently demonstrating exceptional leadership qualities, dedication, and a strong commitment to Oconee State Bank's values.

Joe Godfrey, SVP Community President for the Gwinnett Market, applauded Araceli on her promotion sharing, “Araceli’s passion for excellence, coupled with her ability to inspire and motivate others, will undoubtedly contribute to

the continued growth and success of our organization. Her deep understanding of financial services makes her the ideal candidate to lead our Gwinnett Market to new heights of success.”

Congratulations to Araceli on her well-deserved promotion. We are excited to see her thrive in her new role and look forward to the positive impact she will undoubtedly make on our Gwinnett Market!

About Oconee State Bank

Oconee State Bank, established in 1960 and headquartered in Watkinsville, Georgia, operates six full-service financial centers in Georgia, located in Oconee, Athens-Clarke, Gwinnett, Macon-Bibb and Elbert counties. 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 brings 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.