

HILL NAMED VICE PRESIDENT, BUSINESS BANKER



ATHENS, OCTOBER 23, 2023 — Oconee State Bank (OTCQX: OSBK) announces that Joe Hill has been named Vice President, Business Banker. Joe has over 20 years of experience in the banking industry and has previously served with Oconee State Bank as the Bogart and Athens Financial Center Manager.

Joe is currently Board Treasurer for Keep Athens-Clarke County Beautiful and has served in several other community leadership roles throughout his career. He and his wife, Dr. Melanie Marty, reside in Athens with their children, Susannah, Grace, and Ephraim. In addition to serving in the community, Joe enjoys writing, running,

reading, and the vibrant music scene in Athens.

We are thrilled to have Joe as a part of the team within the Athens Financial Center.

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.