



ABINGTON NAMED SENIOR VICE PRESIDENT, TREASURER

WATKINSVILLE, December 19, 2023 – Oconee State Bank (OTCQX: OSBK) announces the recent hiring of Clay Abington, who has been named Senior Vice President, Treasurer. Clay received his B.S. in Accounting from LSU and his MBA from University of Dallas. Clay has 18 years of experience in the banking industry in Louisiana and Texas including various leaderships roles in Finance, Audit, Compliance, Loan Operations Management, and more. Prior to joining Oconee State Bank, Clay led IT/Operations projects for Cadence Bank out of their Houston, TX office.

"We are thrilled to have Clay joining our team as

Treasurer," commented Jim McLemore, EVP Chief Financial Officer. "This is a very important role in our Bank, and we are fortunate to have the benefit of Clay's experience and skills gained over 18 years in the banking industry."

Welcome to the Oconee State Bank team, Clay!

About Oconee State Bank

Oconee State Bank, established in 1960 and headquartered in Watkinsville, Georgia, operates six fullservice 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.