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Mullis Completes ICBA Course . . .

Oconee State Bank, WATKINSVILLE is pleased to announce that Anna Mullis, Vice President, Compliance and Audit, has successfully completed Community Banker University's® Certified Community Bank Risk Specialist Program and has earned the professional designation Certified Community Bank Risk Specialist – CCBRS. Community Banker University, the education division of the Community Bankers of America®, offers nine certification programs, which are accredited by the National Association of State Boards of Accountancy (NASBA).

To earn certification, Mullis, attended the recent ICBA Risk Management Institutesm and successfully completed the certification examination covering the fundamental concepts of risk and managing the bank's exposure to risk.

"With this CCBRS certification Anna has demonstrated a mastery of key banking concepts for professional development and to contribute to helping the Oconee State Bank achieve its business goals and objectives," said ICBA Group Executive Vice President Lindsay LaNore. "I commend Anna on reaching this milestone in pursuit of lifelong learning."

About Community Banker University

Community Banker University® is a modernized educational platform that provides community bankers with premier and industry-specific professional development and educational opportunities for all stages of their careers. By partnering with the industry's finest educational leaders and presenting a comprehensive curriculum using a variety of delivery channels to meet every need and budget, Community Banker University is educating, empowering and inspiring the community banking leaders of today and tomorrow.

About ICBA

The Independent Community Bankers of America® creates and promotes an environment where community banks flourish. With nearly 50,000 locations nationwide, community banks constitute roughly 99 percent of all banks, employ nearly 700,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding nearly \$5.9 trillion in assets, over \$4.9 trillion in deposits, and more than \$3.5 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers' dreams in communities throughout America. For more information, visit ICBA's website at www.icba.org