

## **OCONEE STATE BANK ANNOUNCES ADDITION OF FOUR SEASONED BANKERS IN MIDDLE GEORGIA**

WATKINSVILLE, August 13, 2025- Oconee State Bank (OTCQX: OSBK) today announced the hiring of four highly experienced Middle Georgia banking professionals— Andy Flowers, Baxter James, Daryl Cohen, and Lisa Marie Pierce—strengthening the bank’s commitment to exceptional service, local expertise, and relationship-based banking across the Macon and Warner Robins area.

These hires bring decades of banking experience and a deep understanding of the communities they serve. Each individual has demonstrated excellence in client relationship management, community engagement, and commercial lending, aligning perfectly with Oconee State Bank’s mission to create remarkable experiences that significantly mark the lives of others.

“We are honored to welcome Andy, Baxter, Daryl, and Lisa Marie to our OSB family,” said Michael Thigpen, Regional President. “These leaders embody our core values, bringing unmatched knowledge, integrity, passion, and a deep sense of community. Most importantly, their character aligns with the vision, mission, and values of Oconee State Bank. As we continue our growth journey, their expertise will play a critical role in helping local businesses thrive and in delivering our unique brand of remarkable service to customers in Middle Georgia, in partnership with our existing downtown Macon team.”

Andy Flowers joins Oconee State as Senior Vice President, Community President of Middle Georgia. Mr. Flowers brings a deep wealth of experience in credit administration, lending, operations, and organizational development across Georgia's financial landscape. Over his distinguished 37-year banking career, he has held several senior leadership roles. His expertise spans all facets of bank management, including regulatory oversight, strategic planning, asset-liability management, and credit quality, offering a unique skillset to Oconee State Bank.

Baxter James joins the team as Vice President, Commercial Lending, bringing 21 years of banking experience and a proven record of service excellence. Mr. James is known for delivering strategic financial solutions that align with each client’s unique goals. He brings a collaborative and detail-oriented approach to every decision.

Daryl Cohen will also be Vice President, Commercial Lending. With more than 30 years of banking experience, including key leadership roles, experience in cultivating strong relationships, and a deep understanding of real estate finance, Mr. Cohen is a trusted advisor for clients across Middle Georgia.

Lisa Marie Pierce has been named Assistant Vice President, Financial Center Manager. With nearly 23 years of banking experience, she has demonstrated exceptional leadership in managing a high-performing customer service team and supporting overall branch operations. She has an extensive understanding of deposit products, policies, and banking procedures.

Oconee State Bank is committed to delivering a relationship-first, concierge-style banking experience, and with the addition of these four veterans, the bank continues to strengthen its position as a trusted partner across Middle Georgia.

Chief Banking Officer Philip Bernardi added, “As we continue to live out our mission of creating remarkable experiences that significantly mark the lives of others, we’re excited to welcome these talented new team members. Their addition strengthens our ability to serve the Middle Georgia region and reflects our ongoing commitment to investing in exceptional talent.”

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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 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.