



SMALL BUSINESS ADMINISTRATION TEAM RECEIVES TOP THIRD PARTY LENDER AWARD



GWINNETT, APRIL 5, 2024 – Oconee State Bank (OTCQX: OSBK) Small Business Administration Team received the Georgia SBA Award as the Top Third-Party Lender for fiscal year 2023. “Receiving this award is a testament to the dedication towards SBA Lending and empowering small businesses across the state to flourish,” said OSB Senior Vice President & SBA Director, Tareasa Harrell. “We also appreciate all of

our partnered Certified Development Companies that make 504 lending in the state of Georgia so accessible to our Borrowers.” We applaud our Commercial Lenders and SBA team on this accolade!

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.