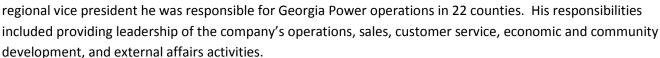


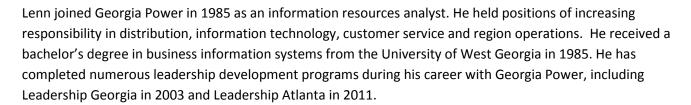
Lenn Chandler Joins Oconee State Bank Community Advisory Committee

WATKINSVILLE, July 13, 2018 – Oconee State Bank today announced the addition of local business leader Lenn Chandler to its Oconee/Athens Community Advisory Committee. Chandler is currently serving as Interim President and CEO of the Athens Area Chamber of Commerce.

"We are blessed to have Lenn on our advisory committee," said Oconee State Bank President & CEO Neil Stevens. "He brings a tremendous amount of knowledge about business, as well as the Oconee County and Athens area."

Lenn retired as the vice president of Georgia Power's Northeast Region at the end of 2017 after a 33-year career with Georgia Power Company. In his role as the





Lenn currently serves as the Chair of the St. Mary's Hospital Foundation Board and a member of the advisory board member for Mercy Health Center. In addition, he serves on the Board of Directors of the Northeast Georgia Council of Boy Scouts, Athens Touchdown Club, Georgia Chapter of the National Football Hall of Fame and is a member of the Oconee Rotary Club. In recent years Lenn has served as the President of the Northeast Georgia Council of Boy Scouts Board, Chair of the Mercy Health Center Board of Directors, Chair of the American Heart Association's Heart Walk, a member of the Athens Area Chamber of Commerce Board of Directors, and a member of the Georgia Workforce Development Board.

Lenn and his wife, Paula, have one son who is a sophomore at the University of North Georgia in Watkinsville.

About Oconee State Bank

Oconee State Bank is a leading financial institution with a vision to be essential to the lives, businesses and communities we serve. With more than 58 years of service in the banking industry, we continuously strive to create remarkable experiences that significantly mark the lives of others. We are proud to provide an unparalleled commitment to personalized service, innovative products and solutions, and to bringing exceptional value to our customers through local ownership, involvement and decision-making.