



## **LIEBOWITZ NAMED VICE PRESIDENT COMMERCIAL LENDING**

WATKINSVILLE, August 9, 2019- Oconee State Bank (OTCQX: OSBK) announces that Ryan Liebowitz has been hired as a member of the Athens Market Commercial Team.

“As we continue to grow and expand at Oconee State Bank, we will continue to build around top people and exceptional talent,” said EVP and Chief Lending Officer Philip Bernardi. “The opportunity to hire a seasoned banker like Ryan, will pay big dividends for all of our team members, customers, and shareholders for years to come. We are excited to welcome him and his family to the Oconee State Bank family. OSB is blessed with the best team members in the banking business and I am excited to see us continue to live out our mission of marking lives”

Liebowitz joins the OSB team as a new hire to the company. He brings more than 14 years of banking experience and spent the last 9 working in a business banking role where he partnered with numerous companies in a variety of industries in Athens and the surrounding areas. Ryan is also connected to several community organizations including: Mercy Health Clinic, North Oconee Rotary Club, and The Cancer Foundation. Ryan lives in Athens with his wife, Kimberly, their twins, Anna and Jacob, and their 10 year old lab retriever, Ally. They enjoy golf, landscaping, and volunteer work.

“I am incredibly excited to be joining a solid team that truly values people, internally and externally,” said Liebowitz. “Collaboration with entrepreneurial minded people is an exciting aspect of commercial relationship banking, and my new role with the Athens Commercial Team at Oconee State Bank provides daily opportunities to do just that. I am proud to serve our community as a member of Team OSB!”



## **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 59 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.