

ROBERTS NAMED VICE PRESIDENT MORTGAGE LENDING

WATKINSVILLE, February 14, 2020 - Oconee State Bank (OTCQX: OSBK) announces that Jessica Roberts has been named Vice President of Mortgage Lending.

"We are thrilled to have Jessica join the Oconee State Bank team," said President and CEO Neil Stevens. "Her experience and passion for the customer experience will contribute tremendously to our vision of being essential to the lives, businesses, and communities we serve."

Roberts joins the OSB team with more than 15 years of sales and property management experience, with the last 2 years spent in mortgage banking. She is a graduate of Georgia College & State University in Milledgeville, Georgia, and believes that mortgage banking is much more than just a transaction, it is truly about building relationships. Roberts is proud to be involved in the community and is currently serving as a Board Member for the Oconee Chamber of Commerce, Chair of the Piedmont Athens Regional 1919



Group, Chair for the Oconee Chamber of Commerce Ambassador Committee, Board of Realtors member, and Leadership Oconee participant.

Jessica resides in Oconee with her husband, Justin, their two children, Turner and Eliza Jane, and their dog, Sailor Mae. In their free time, the family enjoys UGA football and baseball, Braves baseball, and vacations by the water.

"I am honored to be joining a team that values people and community the same way that I do," said Roberts. "Working with people who see the significance of relationships and providing unparalleled customer service is exciting. I look forward to introducing the OSB way to my customers and business partners."

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 60 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.