

HAMMOND NAMED VICE PRESIDENT RETAIL OPERATIONS

WATKINSVILLE, December 12, 2019- Oconee State Bank (OTCQX: OSBK) announces that Rebekah Hammond has been named Vice President of Retail Operations.

Rebekah joined Oconee State Bank in 1996 as a part time teller for the Main Office and Friendship branches. During her tenure, Rebekah has served as Teller, Customer Service Representative, Loan Operations Specialist, Training Coordinator, Retail Floater, Senior Teller, and has served in Retail Operations for the last 17 years. She is passionate about ministry and is very active in serving at New Life Apostolic Church. Rebekah lives in Watkinsville with her husband, Kevin, their daughter, Chloe, and two pets, Smokey and Bandit.

"Having been born and raised in the Watkinsville area, I couldn't imagine life outside of what I know and love about this community," said Hammond. "Oconee State Bank has been an important part of my life from a very early age. Today, it is what allows me to live out my passion for community, service, and excellence."



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.