

GODFREY NAMED VICE PRESIDENT COMMERCIAL LENDING

WATKINSVILLE, September 19, 2019 - Oconee State Bank (OTCQX: OSBK) announces that Joe Godfrey has been hired as a member of the Gwinnett Commercial Team.

Godfrey joins the OSB team as a new hire to the company. He brings nearly 20 years of experience specializing in providing relationship banking to businesses in the Metro Atlanta area. Joe is connected in the community through his involvement with Rotary Club of Gwinnett, Coleman Middle School Advisory Board, and the Credit Committee of Georgia Banker's Association. Joe lives in Flowery branch with his wife and best friend of 32 years, Lisa, their 22 year old son, Bailey, and their 130lb chocolate lab, Murphy. They enjoy time on the lake with family and friends, weekend getaways, and golf.



"I am truly grateful for the opportunity to join such an amazing organization," said Godfrey. "The team at OSB is professional and have a clear understanding on how to treat their clients and each other. This was evident during the interview process where I felt like a part of the team. I am excited to officially join the OSB team and looking forward to achieving great things."

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.