

HILL NAMED VICE PRESIDENT BOGART FINANCIAL CENTER MANAGER

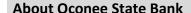
WATKINSVILLE, October 25, 2019- Oconee State Bank (OTCQX: OSBK) announces that Joe Hill has been named Vice President Bogart Financial Center Manager.

Hill joins the OSB team as a new hire to the company with more than 20 years of experience in retail branch management, specializing in consumer and small business banking. He is proud to have been involved with Optimist International, served as Treasurer for the LEAD Alumni Board and Books for Keeps, Inc. Hill is currently involved in Keep Athens-Clarke County Beautiful and BNI Business Bulldogs.

Joe resides in Athens with his two children, Susannah and Ephraim. In addition to serving in the community, he enjoys running and the vibrant music scene in Athens.

"I'm most excited about getting to know the great customers of Oconee

State Bank and putting my expertise to work for them," said Hill. "We have an incredibly talented and knowledgeable team in place that can respond to customer needs efficiently and with a high degree of care. Oconee State has an incredible track record of serving the community and has a great vision for the future. I look forward to leading my team to continue to uphold that tradition of excellence in community banking."



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.