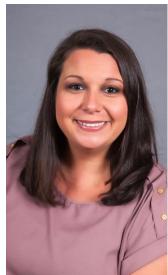


REED NAMED VICE PRESIDENT, FINANCIAL CENTER MANAGER

WATKINSVILLE, September 2, 2020 - Oconee State Bank (OTCQX: OSBK) announces that Haley Reed has been named Vice President, Financial Center Manager.

"Haley is very deserving of this promotion to Vice President and I can't wait to watch her continue to positively impact the lives of all our stakeholders," said Executive Vice President and Chief Retail Officer Cristi Donahue. "Haley exudes excitement for our vision, mission, and values and carries that forward into her leadership roles within our community as well. Haley's tenure, experience, and passion for creating remarkable experiences make her such a valuable asset to our team."



Reed joined Oconee State Bank in 2003 and has served in the capacity of Personal Banker, CSR, Senior Personal Banker, Supervisor, Assistant Financial Center Manager, and Assistant Vice President - Financial Center Manager.

Reed resides in Watkinsville with her two children, Ellie Kay (7) and Grant (4). She also enjoys being involved in the community and proudly serves in OSB's Retail Gives program, Oconee Chamber Women in Business, and Colham Ferry Elementary School Principal's Advisory Council.

"I am grateful for the opportunities I have been given over the years," said Reed. "Working for Oconee State Bank has allowed me to serve my community in ways that are near and dear to my heart."

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.