



Neil Stevens Named President and CEO of Oconee State Bank

WATKINSVILLE, October 13 – The board of directors of Oconee State Bank and Oconee Financial Corporation announced today that T. Neil Stevens has been named president and chief executive officer of Oconee State Bank and Oconee Financial Corporation.

Stevens is an experienced community banker with more than 27 years of broad-based experience in commercial banking, retail banking, mortgage banking, strategic planning, leadership development, asset/liability management and credit administration.

"After an extensive search process, Neil rose to the top as a unanimous choice of our search committee," said Virginia S. Wells, chair of the Oconee State Bank search committee. "His banking background, leadership skills, and desire to build and grow a community bank for the future impressed us tremendously.

"Neil will be a great fit with our already strong banking team and an asset to Oconee County and Northeast Georgia."

Stevens recently served as president and as a director and organizer of KeyWorth Bank in Johns Creek, Ga., helping the bank grow to more than \$400 million in assets.

"There simply is not a greater opportunity in community banking in the state of Georgia than at Oconee State Bank," said Stevens. "This institution has a 56 year history in a thriving community, a clean balance sheet, a strong capital base, and, most importantly, a talented team of bankers. I am honored to be chosen, and my wife Tricia and I are excited about relocating to Oconee County and building something special."



Prior to founding and leading KeyWorth, Stevens was Atlanta-area president of IronStone Bank, a unit of North Carolina's First Citizens Bank, where he helped lead the bank into the Atlanta market and with a team grew it to \$750 million in assets in just eight years. He has also served in leadership positions with Wachovia Bank, SouthTrust Bank, and C&S Bank.

He currently serves as the chairman of the board for Emory Johns Creek Hospital, is a past board member and chair of the Johns Creek Chamber of Commerce and the Johns Creek Economic Development Corporation, is a board member at the Perimeter Church Board of Elders, and has served as a board member and leader at Summit Counseling Center, Corners Outreach Ministry, Georgia Bankers Association, Supporting Amateur Athletics, and The Atlanta Athletic Club.

Stevens is a graduate of Mercer University and holds an executive banking certificate from the University of Virginia Darden School of Business.

It is expected that Stevens will be named to the bank's board of directors at its next regularly scheduled meeting. He replaces B. Amrey Harden, who retired in July after 22 years as CEO and 43 years at the bank. Senior Executive Vice President Jerry Wages served as the bank's CEO on an interim basis.

Oconee State Bank's board of directors consists of Chair Virginia S. Wells, President & CEO, Wells & Company Realtors, Inc.; Vice Chair J. Albert Hale, Sr., Owner, Hale's Dairy; G. Robert Bishop, Retired, Georgia Department of Natural Resources; Brian Brodrick, Jackson Spalding; Jimmy L. Christopher, Certified Public Accountant; Mack H. Guest, III, President of LAD Truck Lines, Inc.; Henry C. Maxey, President, Maxey Brothers, Inc.; Jonathan R. Murrow, Cardiologist and Campus Associate Dean of Research, Piedmont Athens Regional and Augusta University-University of Georgia Medical Partnership; Jerry K. Wages, Senior Executive Vice President, Oconee State Bank; and Tom F. Wilson, Executive Vice President & Chief Lending Officer, Oconee State Bank.

Since the doors of the Main Street office first opened in 1960, Oconee State Bank has proudly served the local community providing an unparalleled commitment to personalized service, value-added products, and a deep sense of responsibility to its customers, shareholders and community. With over 56 years of service, Oconee State Bank is the only locally owned and operated community bank in Oconee County.

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