

STEPHENSON JOINS OCONEE STATE BANK BOARD OF DIRECTORS

WATKINSVILLE, December 8, 2020 - Oconee State Bank (OTCQX: OSBK) announced today that Holly Hardigree Stephenson has joined the Oconee State Bank Board of Directors.

"Holly has been a member of the Oconee State Bank Community Advisory Committee since its inception in 2017," said President and CEO Neil Stevens. "She and her family have a long history with Oconee State Bank and she has strong ties in Oconee County. The experience and history that Holly brings will be a valuable contribution to our mission of marking lives and our vision of remaining essential to the lives, businesses, and communities we serve."



Stephenson is a 6th generation Oconee County native and life-long

resident. She is a graduate of UGA's Terry College of Business, where she earned a BBA in Risk Management. She is employed by Walton County Board of Commissioners, and she is also a general partner and treasurer of Hardigree Properties.

Stephenson resides in Oconee with her husband of 24 years, Tom, and their three children, son, Brad, and twin daughters, Annie and Camille. She also enjoys being involved in the community and is proud to serve with Oconee County 4-H Club and Watkinsville First Baptist Church.

Stephenson is preceded on Oconee State Bank Board of Directors by her grandfather, Clarence G. "Rabbit" Hardigree, who was a founder and the first president of OSB, and by her father, C.G. "Bo" Hardigree, Jr. who was an insurance agent in Oconee County.

"As Oconee State Bank celebrates 60 years of business in our community, it is an honor to be asked to serve on a Board that both my father and grandfather previously served on," said Stephenson. "Growing up with such a deep connection and relationship with Oconee State Bank, I am proud of the history of remarkable service to customers and commitment to our community. I am excited to work alongside some distinguished Oconee County business leaders to guide OSB as banking continues to evolve in the future."

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.