Letter from the CEO

Dear Customers,

The Coronavirus (COVID-19) pandemic is changing how we live, work, and serve you. Over the last two weeks, we have transitioned most of our team members to work from home, and are providing ongoing assistance to help them take care of themselves and their families. Our front-line team is available to serve you via our Financial Center drive-thrus and by appointment for new account, lending, or Safe Deposit Box needs. Our entire team remains committed to providing second mile service, whether working remotely or from one of our local financial centers. A few of our team members wanted to extend this <u>heartfelt message</u> to you.

For over six decades, Oconee State Bank has proudly stood as a cornerstone of the community as it grew and evolved in unimaginable ways. Our foundation is remarkably solid and our team is prepared to weather the uncertainty that faces us. We will do this by steadfastly holding to our vision of being essential to the lives, businesses, and communities we serve, while fulfilling our mission of creating remarkable experiences that significantly mark the lives of others.

Thank you for your trust in us, we are honored to serve you.

Sincerely,

T. Neil Stevens President & CEO

