

DAVIS NAMED EXECUTIVE VICE PRESIDENT, CHIEF INNOVATION AND TECHNOLOGY OFFICER

WATKINSVILLE, April 11, 2023 - Oconee State Bank (OTCQX: OSBK) announces that John Davis has been named Executive Vice President, Chief Innovation and Technology Officer.

Mr. Davis received his Bachelor's Degree in Business Administration and Accounting from Elon University. Prior to joining Oconee State Bank, Mr. Davis held senior level and executive level positions in North Carolina, Louisiana, and Tennessee.

Neil Stevens, President and CEO commented, "We are excited to have John joining the Oconee State Bank team. John is highly regarded in Southeastern banking circles and we are fortunate to have someone with John's credentials on our team. John brings almost 20 years of experience in the technology and digital space. With John's expertise and leadership, we will continue to develop innovative ways of using technology to better serve our customers and employees in the markets where we do business."

John will be relocating to the Athens/Oconee area with his wife Georgia Carolyn, and their children. Along

with spending time with his family, he enjoys saltwater fishing, working with local charities, and helping his children with their activities.



As a new member of the Oconee State Bank team, Mr. Davis states he is most looking forward to working on enhancements and innovations to better align the bank within the communities served.

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 63 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.