

Oconee State Bank

Main Office
35 North Main Street
Watkinsville, GA 30677

Gwinnett Financial Center
2055 Sugarloaf Circle Suite 50
Duluth, GA 30097

Macon Financial Center
305 Third Street
Macon, GA 31201

Bogart Branch
2441 Monroe Highway
Bogart, GA 30622

Athens Branch
One Press Place Ste. 201
Athens, GA 30601

Elberton Financial Center
6 E. Church Street
Elberton, GA 30635

Community Reinvestment Act “Public File”

This file contains information regarding our market area. We always welcome constructive comments regarding how we service our market area. This file will be maintained for our customers review and comments.

Our primary market areas are Bibb, Clarke, Gwinnett and Oconee County, Georgia. Included in this file is the following exhibits:

Exhibit A	Oconee State Bank’s Location
Exhibit B	Maps of Oconee State Bank’s Market Area
Exhibit C	Products and Services
Exhibit D	Written Comments from the Public and Bank Responses
Exhibit E	Copy of the Public Section from the Bank’s most recent CRA Performance Evaluation
Exhibit F	Home Mortgage Disclosure Act (HMDA) Data Notice
Exhibit G	Loan to Deposit Information
Exhibit H	New Branch Location
Exhibit I	Branch Closure Location

If you have any questions or comments, please ask one of our staff members.

Sincerely,

Oconee State Bank

Exhibit A: Oconee State Bank's Locations

The Bank currently has branch offices, located in Oconee County at the following offices:

Main Office

35 North Main Street

Watkinsville, GA 30677

Census Tract number 0304.00

Lobby Hours:

Monday – Thursday: 9 AM – 4:30 PM

Friday: 9 AM – 6 PM

Saturday: 9 AM – 12 PM

Drive Thru Hours:

Monday – Thursday: 8:30 AM – 4:30 PM

Friday: 8:30 AM – 6 PM

Saturday: 8:30 AM – 12 PM

Bogart Office

2441 Monroe Highway

Bogart, GA 30622

Census Tract number 0301.00

Lobby Hours:

Monday – Thursday: 9 AM – 4:30 PM

Friday: 9 AM – 6 PM

Saturday: Closed

Drive Thru Hours:

Monday – Thursday: 8:30 AM – 4:30 PM

Friday: 8:30 AM – 6 PM

Saturday: Closed

The Bank currently has branch office's located in Bibb, Clark, Elbert and Gwinnet Counties.

Gwinnett Financial Center Office

2055 Sugarloaf Circle Suite 50

Duluth, GA 30097

Census Tract number 0502.17

Lobby Hours:

Monday – Friday: 9 AM – 4 PM

Saturday: Closed

Athens Financial Center

One Press Place Suite 201

Athens, GA 30601

Census Tract number 0001.00

Lobby Hours:

Monday – Friday: 9 AM – 4 PM

Saturday: Closed

Macon Financial Center Office

305 Third Street

Macon, GA 31201

Census Tract number 0137.01

Lobby Hours:

Monday – Friday: 9 AM – 4 PM

Saturday: Closed

Elberton Financial Center Office

6 E. Church Street

Elberton, GA 30635

Census Tract number 0004.00

Lobby Hours:

Monday – Tuesday: 9 AM – 5 PM

Wednesday: 9AM – 1 PM

Thursday – Friday: 9 AM – 5 PM

CRA PUBLIC FILE

The bank currently has ATM locations in Clarke, Gwinnett, and Oconee County, at the following addresses:

Main Office

35 North Main Street
Watkinsville, GA 30677
Census Tract number 0304.00

Walk Up ATM

Bogart Office

2441 Monroe Highway
Bogart, GA 30622
Census Tract number 0301.00

Drive Thru ATM

Athens Financial Center

One Press Place Suite 201
Athens, GA 30601
Census Tract number 0001.00

Walk Up ATM

Gwinnett Financial Center

2055 Sugarloaf Circle Suite 50
Duluth, GA 30097
Census Tract number 0502.17

Drive Thru ATM

Exhibit B: Maps of Oconee State Bank’s Market Areas

The Census Tract Outline Map is page two of this section.

The Community Reinvestment Act (CRA) Assessment Area for Oconee State Bank includes the following geographies:

Bibb County:

0101.00	0102.00	0104.00	0105.00	0108.00	0110.01
0110.02	0111.00	0115.00	0117.01	0117.02	0118.00
0119.00	0120.00	0121.01	0121.02	0122.00	0124.00
0125.00	0126.00	0127.00	0128.00	0129.00	0131.01
0131.02	0132.01	0132.02	0133.02	0134.07	0134.08
0134.09	0134.11	0134.12	0134.13	0135.02	0135.03
0135.05	0135.06	0136.03	0136.04	0136.05	0136.07
0136.08	0137.01	0137.02	0138.00	0139.00	0140.00

Clarke County:

0001.00	0004.01	0004.02	0006.00	0009.00	0012.00
0017.00	0018.00	0019.00	0020.00	0021.00	0022.00
0301.01	0301.02	0302.00	1303.00	1304.00	1305.00
1306.01	1306.02	1307.01	1307.02	1403.00	1404.00
1405.00	1406.00	1503.00	1504.00	1505.00	1506.00
1507.01	1507.02	1508.00	1509.00		

Elbert County:

0001.00	0002.00	0003.00	0004.00	0005.01	0005.02
9999.99					

Gwinnett County:

0501.05	0501.10	0501.11	0501.12	0501.13	0501.14
0501.15	0501.16	0501.17	0501.18	0501.19	0501.20
0501.21	0502.05	0502.15	0502.18	0502.19	0502.21
0502.22	0502.23	0502.24	0502.25	0502.26	0502.27
0502.28	0502.29	0502.30	0502.31	0502.32	0502.33
0502.34	0502.35	0502.36	0502.37	0502.38	0502.39
0502.40	0502.41	0502.42	0502.43	0502.44	0503.06
0503.08	0503.11	0503.15	0503.17	0503.18	0503.21
0503.22	0503.23	0503.24	0503.25	0503.26	0503.27
0503.28	0503.29	0503.30	0503.31	0503.32	0503.33
0503.34	0503.35	0503.36	0504.15	0504.16	0504.25
0504.27	0504.30	0504.33	0504.35	0504.37	0504.38
0504.39	0504.40	0504.41	0504.42	0504.43	0504.44
0504.45	0504.46	0504.47	0504.48	0504.49	0504.50
0504.51	0504.52	0504.53	0504.54	0504.55	0504.56

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0504.57	0504.58	0504.59	0504.60	0504.61	0504.62
0504.63	0504.64	0504.65	0504.66	0505.20	0505.21
0505.22	0505.26	0505.28	0505.29	0505.30	0505.36
0505.37	0505.39	0505.41	0505.42	0505.49	0505.50
0505.51	0505.52	0505.53	0505.54	0505.55	0505.56
0505.57	0505.58	0505.59	0505.60	0505.61	0505.62
0505.63	0505.64	0505.65	0505.66	0505.67	0505.68
0505.69	0505.70	0505.71	0505.72	0505.73	0505.74
0505.75	0505.76	0505.77	0505.78	0505.79	0505.80
0505.81	0505.82	0505.83	0505.84	0505.85	0505.86
0505.87	0505.88	0505.89	0505.90	0505.91	0506.11
0506.12	0506.13	0506.14	0506.15	0506.16	0506.17
0506.18	0506.19	0506.20	0506.21	0506.22	0506.23
0506.24	0506.25	0506.26	0506.27	0506.28	0506.29
0506.30	0506.31	0506.32	0506.33	0506.34	0506.35
0506.36	0507.15	0507.19	0507.22	0507.25	0507.29
0507.32	0507.33	0507.34	0507.35	0507.36	0507.37
0507.38	0507.39	0507.40	0507.41	0507.42	0507.43
0507.44	0507.45	0507.46	0507.47	0507.48	0507.49
0507.50	0507.51	0507.52	0507.53	0507.54	0507.55
0507.56	0507.57	0507.58	0507.59	0507.60	0507.61
0507.62	0507.63	0507.64	0507.65		

Oconee County:

0301.01	0301.02	0301.03	0301.04	0302.01	0302.02
0303.00	0304.01	0304.02	0305.00	0306.00	

The Assessment Area for the bank will be all the census tracts located in Bibb, Clark, Elbert, Gwinnett and Oconee Counties, Georgia. Based on 2022 FFIEC Census Report- Summary Census Demographic Information, there are four census tracts (Elbert County) designated in distressed or underserved tracts. Bibb County has three unknown, eleven Low, ten Middle, nine Moderate and fifteen Upper Income tracts. Clarke County has five Low, nine Middle, ten Moderate and ten Upper income tracts. Elbert County has zero Low, five Middle and two Moderate Income Tracts. Gwinnett County has one Unknown, ten Low, eighty-six Middle, sixty-four Moderate and fifty-nine Upper Income Tracts. Oconee County has zero Low, Middle or Moderate and eleven Upper Income tracts.

Exhibit C: Products and Services

BUSINESS/COMMERCIAL

- Small Business Checking
- Performance Business Checking
- Commercial Checking (Analysis)
- Commercial Savings
- Commercial Money Market
- Certificates of Deposit
- Commercial Cash Management
- Positive Pay
- Wire Services
- Mobile Deposit
- Remote Deposit
- ACH products and services
- Merchant Card Services
- Commercial and Industrial Loans and Lines of Credit
- Small Business Administration (SBA)
- Construction and Land Development Loans
- Commercial Real Estate Loans
- Credit Card Services

CONSUMER

- Basic, Essential, Essential Plus Checking
- Regular Savings, OSB Kids Savings
- Insured Money Market
- Certificates of Deposit
- Individual Retirement Accounts
- Construction Loans
- Home Equity Lines of Credit
- Lines of Credit
- Overdraft Privilege Service
- Automobile Loans
- Unsecured Loans
- Credit Cards

OTHER SERVICES

- ATM Services
- Drive-Thru Services
- Safe Deposit Boxes
- Bank by Mail
- Collections
- ACH
- Internet Banking
- Bill Pay
- Cashier's Checks, Money Orders and Prepaid Cards
- ATM Cards/Debit Cards
- Night Deposit
- Notary Service
- Remote Capture
- Mobile Banking
- Telephone Banking
- LPL Financial Services / Investments

All products and services will be evaluated by management to determine the feasibility based on client need and cost to Bank prior to implementing.

THE TYPES OF LOANS WE ARE WILLING TO EXTEND

In order to promote the economic welfare of the Bank's local community, and service the banking needs of its entire community, the Bank is prepared to extend, within the parameters of prudent and sound lending guidelines, the following specific types of loans:

- I. Residential loans for one-to-four family dwelling units
 - a. Construction loans
 - b. Permanent mortgage loans
- II. Residential loans for five dwelling units and over
 - a. Construction loans
 - b. Permanent mortgage loans
- III. Housing Rehabilitation Loans
 - a. Secured by the housing being rehabilitated
 - b. Secured by other collateral
 - c. Unsecured
- IV. Home Improvement Loans
 - a. Secured by the home being improved
 - b. Secured by other collateral
 - c. Unsecured
- V. Commercial or small business or farm loans
 - a. General working capital
 - b. Inventory purchase
 - c. Equipment purchase
 - d. Real Estate Purchase
 - e. Letter of Credit
 - f. Lines of Credit
 - g. Building construction
 - h. Building improvement or renovation
 - i. Business purchase
 - j. Agriculture production
 - k. Business Acquisitions
 - l. Account Receivable Loans
 - m. Small Business Loans
- VI. Community Development Loans
- VII. Consumer Loans
 - a. Secured by consumer goods
 - b. Unsecured
 - c. Lines of Credit
 - i. Secured by residential real estate, including Home Equity Line of Credit
 - ii. Unsecured
 - d. Credit card accounts

Exhibit D: Written Comments from the Public and Bank Responses

Written comments from the public for the current year and each of the prior two calendar years that specifically relate to the Bank's performance in helping to meet community credit needs. Included are the Bank's responses to the comments, if applicable.

Exhibit E: Copy of the Public Section of the Bank's Most Recent CRA Performance Evaluation

The bank received a "Satisfactory" rating on the most recent CRA Performance Evaluation. The examination was as of March 1, 2022.

Exhibit F: Home Mortgage Disclosure ACT (HMDA) Data Notice

The HMDA Data about our residential mortgage lending is available online for review. The data shows the geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website. www.consumerfinance.gov/hmda.

Exhibit G: Loan to Deposit Information

As of Date:	Loan to Deposit Ratio
March 31, 2014	50.21 %
June 30, 2014	50.93 %
September 30, 2014	53.46 %
December 31, 2014	51.24 %
March 31, 2015	53.40 %
June 30, 2015	54.16 %
September 30, 2015	53.27 %
December 31, 2015	51.57 %
March 31, 2016	51.97 %
June 30, 2016	51.25 %
September 30, 2016	50.58 %
December 31, 2016	47.74 %
March 31, 2017	49.42 %
June 30, 2017	48.70 %
September 30, 2017	50.20 %
December 31, 2017	51.57 %
March 31, 2018	57.79 %
June 30, 2018	67.33 %
September 28, 2018	72.22 %
December 31, 2018	69.87 %
March 31, 2019	74.12 %
June 30, 2019	75.00 %
September 30, 2019	75.99 %
December 31, 2019	69.23 %
March 31, 2020	76.98 %
June 30, 2020	81.30%
September 30, 2020	86.40 %
December 31, 2020	74.05%
March 31, 2021	71.40%
June 30, 2021	64.76%
September 30, 2021	63.02%
December 31, 2021	58.25%
March 31, 2022	56.86%
June 30, 2022	64.30%
September 30, 2022	60.35%
December 31, 2022	60.37%
March 31, 2023	65.33%
June 30, 2023	65.11%
September 30, 2023	66.52%
December 29, 2023	64.67%

Exhibit H: New Branch Locations

The Bank opened a new branch located in Clarke County on March 01, 2021

Athens Financial Center

One Press Place Suite 201

Athens, GA 30601

Census Tract Number 0001.00

Lobby Hours:

Monday – Friday: 9 AM – 4 PM

The Bank moved its branch located in Gwinnett County on October 04, 2021.

Gwinnett Financial Center

2055 Sugarloaf Circle Suite 50

Duluth, Georgia 30097

Census Tract Number 0502.17

Lobby Hours:

Monday – Friday 9 AM – 4 PM

The Bank opened a new branch located in Bibb County on April 10, 2023

Macon Financial Center

305 Third Street

Macon, GA 30601

Census Tract Number 0137.01

Lobby Hours:

Monday – Friday: 9 AM – 4 PM

The Bank acquired a new branch located in Elbert County on August 01, 2023

Elberton Financial Center

6 E. Church Street

Elberton, GA 30635

Census Tract Number 0004.00

Lobby Hours:

Monday – Tuesday: 9 AM – 5 PM

Wednesday: 9 AM -1 PM

Thursday – Friday: 9 AM – 5 PM

Exhibit I: Branch Closure Location

The Bank closed the Butler's Crossing Branch located in Oconee County on April 15, 2022.

Butler's Crossing

1010 Park Drive

Watkinsville, GA 30677

Census Tract Number 0304.01

Drive Thru Hours:

Monday – Thursday: 8:30AM – 4:30PM

Friday: 8:30 AM – 6 PM

The bank closed the ATM locations in Oconee County, on April 15, 2022, at the following addresses:

Butler's Crossing

1010 Park Drive

Watkinsville, GA 30677

Census Tract Number 0304.01

Walk Up ATM