



Dear Oconee State Bank Customer,

I hope this letter finds that you and your loved ones are well. This past year has presented a changing environment to our daily lives and even how we engage with friends, both professionally and personally. However, as your chosen banking and financial institution, we have not wavered in our dedication to serve you, our valued customer.

For over six decades, Oconee State Bank has remained focused on serving our clients with a steadfast commitment to address your needs led by a client-centered approach. Our institution has remained a cornerstone to the community as it has grown. Oconee State Bank holds firm to our vision of being essential to the lives, businesses, and communities we serve with a mission of creating remarkable experiences that significantly mark the lives of others.

To that end, Oconee State Bank is excited to **announce an expansion to our Oconee State Financial Services (OSFS) team** that will enhance your client experience.

Oconee State Financial Services will be adding several seasoned team members to serve you and your family. There will be no change to your already-established OSFS account and your relationship with financial advisor, Stephen Hulsey, CFP® (VP of Financial Planning). This OSFS expansion is designed to provide additional resources and investment professionals alongside Stephen with his ongoing commitment to serve you. In an effort to make your access easier, we will be relocating Oconee State Financial Services (OSFS) to the Main Office Financial Center in downtown Watkinsville; additionally, providing services at all Oconee State Bank financial centers (by appointment) to serve your wealth management and banking needs under one roof. We welcome you to stop by in person or call to set up a meeting to see how Oconee State Financial Services may be able to help you and your family.

Oconee State Financial Services remains devoted to provide you, our loyal customer, with personal and comprehensive professional solutions. Our expansion only fortifies this commitment. The intent of the expansion is to provide additional support, advisor access, and resources to further enhance your investment wealth management needs. We are excited about our strengthened position to serve our most valued customers, *you*.

Thank you for your trust. We are honored to serve you.



Sincerely,

T. Neil Stevens, President and CEO  
Oconee State Bank

## **Meet the Team**



### **Who are the people on my expanded Oconee State Financial Services team?**

*Tim Rine, AIF®, CRPC* - 26 years of financial services industry experience. Knowledgeable in asset allocation, asset management, and portfolio construction; more than two decades of advisor and client relationship management. Tim will be located in Watkinsville (alongside Stephen Hulseley [Stephen.hulseley@lpl.com](mailto:Stephen.hulseley@lpl.com)) to actively serve investment advisory clients. [Tim.rine@lpl.com](mailto:Tim.rine@lpl.com)

*Terry Swaim, Principal* - 23 years of experience within financial services and the investment advisory business. Terry will serve the Gwinnett Markets. [Terry.swaim@lpl.com](mailto:Terry.swaim@lpl.com)

*Cory Robinson, CPA, Principal* - tax, accounting, and advisory practice since 2004; wealth management since 2014. Experience in tax management, advisory and accounting services.

*Amanda Nelson, Operations Manager* - 13 years with White Oak Wealth Management supporting Terry & Cory (advisor), client relationships, and office operations. [a.nelson@lpl.com](mailto:a.nelson@lpl.com)

*Wendy Howard* - 6 years working with Cory Robinson, CPA serving accounting and tax clients.

### **Where will OSFS meet with clients?**

OSFS offices will be relocating to the Main Office Financial Center to serve your wealth management and banking needs under one roof:

35 North Main St.  
Watkinsville, GA 30677

All other financial center locations will be available to meet clients, by appointment.

Contact information:

706-769-3629