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**FOR IMMEDIATE RELEASE**

**OCONEE STATE BANK INTRODUCES NEW MORTGAGE DIVISION: REMARKABLE MORTGAGE**

*Remarkable Mortgage, a Division of Oconee State Bank, will serve home buyers across the southeast with a customer-first approach to custom mortgage solutions.*

**February 16, 2022—Watkinsville, GA—** One of Georgia’s most preeminent community banks, Oconee State Bank (OTCQX: “OSBK”), is reimagining its mortgage service offering. The heart of Remarkable Mortgage is to create an unrivaled customer-first approach, while blending it with superior technology.

“One of our goals, in launching Remarkable Mortgage, is to introduce people across the southeast to the benefits of a hometown bank paired with cutting edge technology and infrastructure,” said Oconee State Bank CEO, Neil Stevens. “Not only do we offer the best mortgage solutions, but our customer service and relational investment is our priority.”

The launch of Remarkable Mortgage comes with the expansion of Oconee State Bank’s team of mortgage professionals. Charlie Fleming serves as the new President and Co-Founder. Fleming most recently held a position of Producing Branch Manager with Movement Mortgage, where he learned and instilled the values of a customer-centric mindset. Along with a talented team with over 100 years in the mortgage industry, Fleming’s experience, drive, and strong leadership, are the cornerstones of Remarkable Mortgage.

“I could not be more excited about joining Oconee State Bank and leading Remarkable Mortgage,” said Fleming. “What motivates me most is taking an essential part of life, such as a home loan, and making that experience worth raving about. Being remarkable is about being worthy of attention, that’s our aim, and it is in perfect alignment with the vision, mission, and values of Oconee State Bank.”

Remarkable Mortgage closed its first loan on February 4, 2022. The expanded team includes more than 10 team members with additional positions opening soon. For more information, please visit <http://meetremarkable.com>.

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***About Remarkable Mortgage***

Remarkable Mortgage is a residential lending solution powered by Oconee State Bank, an innovative community bank headquartered in Watkinsville, Georgia. At a time when online lenders pepper the internet, Remarkable Mortgage offers unmatched customer service, experienced loan officers, and customized solutions, backed by industry leading technology. By



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virtue of its name, Remarkable Mortgage is committed to leaving a lasting impression on its customers with timely transactions, clear communications, and expert loan advice. For more information, visit [meetremarkable.com](https://meetremarkable.com).

***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. In February 2022, Oconee State Bank celebrated 62 years of service and continues to be the only locally owned and operated community bank headquartered in Oconee County. Oconee State Bank has proudly served the local community, providing an unparalleled commitment to personalized service, innovative products and solutions, and seeks to bring exceptional value to our customers through local ownership, involvement, and decision-making. We continuously strive to create remarkable experiences that significantly mark the lives of others.