



March 12, 2020

Dear Customers,

Our utmost priority is the safety, health, and well-being of our team, our customers, and the communities we serve. As you may know, banks are required to have a pandemic contingency plan. We have activated our plan as a response to the growing concern related to the Coronavirus (COVID-19). As we implement this plan, we will rely on the guidance offered by the Centers for Disease Control (CDC/cdc.gov), the World Health Organization (WHO/who.int), and both state and local health agencies.

While not all-inclusive, below are some of the steps we are taking:

1. Increased communication and education to our team, our customers, our shareholders, and the communities we serve.
2. Enhanced efforts to maintain clean and sanitary conditions at all Oconee State Bank locations.
3. Meeting the needs of our team and customers who are at risk to be impacted by this situation, whether it be due to school/childcare closures, illness, etc.
4. Enhanced risk monitoring and management to ensure timely response to changing conditions across the country, state, and locally.

Our goal is to maintain normal operations at each of our Oconee State Bank locations, while ensuring our online banking products and services are fully available to you. While we do not anticipate any closures of our financial centers at this time, we will work diligently to ensure you have access to all our financial services. If you haven't done so already, we encourage you to setup your online banking and download our mobile app. In addition, we encourage you to consider establishing automated services, such as electronic statements, direct deposit, bill pay, and mobile deposit. Our financial center team members stand ready to assist you in establishing and mastering use of these alternative delivery channels.

If you have any questions about our Contingency Plan, access to our online banking products and services, or know of any other way we can support you during this time, please contact us at 706-769-6611 or info@oconeestatebank.com.

As we continue to enhance our plan to address the changing conditions across the communities we serve, we encourage you to visit www.oconeestatebank.com or our Oconee State Bank Facebook page for future updates.

Our vision is to be essential to the lives, businesses, and communities we serve and, in this time of uncertainty and concern, achieving this vision is even more important to our team.

We wish you and your family tremendous health in the days and weeks to come.

Sincerely,

A handwritten signature in black ink, appearing to read "T. Neil Stevens". The signature is fluid and cursive, with a large, stylized initial "T" and "S".

T. Neil Stevens
President and CEO