



Oconee Financial Corporation

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FOR IMMEDIATE RELEASE

OCONEE STATE BANK ANNOUNCES PROMOTION OF BRYAN HARRIS TO EXECUTIVE VICE PRESIDENT AND CHIEF CREDIT OFFICER

WATKINSVILLE, GA March 2, 2026 – Oconee State Bank (OTCQX: OSBK) announced the promotion of Bryan Harris to Executive Vice President and Chief Credit Officer. Mr. Harris fills the seat of Tom Wilson, who retired March 1, 2026, after serving the bank for 22 years.

Mr. Harris joined Oconee State Bank in 2017, most recently holding the role of Senior Vice President and Senior Credit Officer. Harris has served in the financial industry for 27 years, in various capacities throughout retail banking and commercial banking, with the majority of that time in credit administration. He also serves as the incoming Chair of Georgia Bankers Association’s Credit Committee.

“Bryan has proven himself to be a thoughtful, capable, and trusted credit leader. Having had the opportunity to work with Bryan both here and at a prior financial institution, I have complete confidence in his judgment, leadership, and commitment to our culture,” said Oconee State Bank President and CEO Neil Stevens. “He will provide tremendous value as we focus on growth, credit quality, and continuing to live out our vision of being essential to the lives, businesses, and communities we serve.”

Mr. Harris holds a Bachelor of Business Administration in Finance from Georgia State University. He resides in Oconee County with his wife Jennifer, and is the proud father of two children, Lauren and Blake.

About the Company

Oconee Financial Corporation, established in January 1999, serves as the holding company for Oconee State Bank, established in 1960 and headquartered in Watkinsville, Georgia. The Bank operates six full-service financial centers across Oconee, Athens-Clarke, Gwinnett, Macon-Bibb, and Elbert counties. The Bank also maintains Loan and Deposit Production Offices in Johnson City, Tennessee, under its Trio South Bank division, and in Statesboro, Georgia. The Bank is the only locally owned and operated community bank headquartered in Oconee County. Oconee State Bank proudly serves its communities, providing unparalleled commitment to personalized service, innovative

products and solutions, and brings exceptional value to all stakeholders, through local ownership, involvement, and decision-making. The Bank strives to be essential to those it serves, by creating remarkable experiences that significantly mark the lives of others.

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