FOR IMMEDIATE RELEASE

OCONEE FINANCIAL CORPORATION ANNOUNCES APPOINTMENT OF STUART WILLIS TO BOARD OF DIRECTORS

WATKINSVILLE, GA January 7, 2026 – Oconee Financial Corporation (OTCQX: OSBK), holding company for Oconee State Bank, today announced the appointment of Stuart Willis to the Board of Directors of Oconee Financial Corporation and Oconee State Bank. Mr. Willis fills the seat of Bob Bishop, who retired September 30, 2025, after serving as a board member for 34 years.

Mr. Willis brings a rare and valuable combination of large-scale leadership experience and deep local roots. Before returning to Oconee County to serve as co-owner and managing director of Athens Seed Company, Mr. Willis started his career with retail giant Walmart at its first Walmart in neighboring Athens. Over the course of a 32-year career, he progressed to market manager and senior director, overseeing stores across Georgia and North Carolina, leading large teams, managing complex operations, and helping to launch the Walmart Academy as an instructor and subject matter expert. His leadership was recognized with Walmart's highest individual honor, the Sam Walton Hero Award, among other distinctions.

 "Stuart's perspective as both a seasoned executive for one of America's largest brands and a hands-on local business owner aligns well with Oconee State Bank," said Oconee State Bank President and CEO Neil Stevens. "He will provide tremendous value as we focus on growth, modernization, and continuing to live out our vision of being essential to the lives, businesses, and communities we serve."

In 2023, Mr. Willis returned to Oconee County and began working at Athens Seed Company, a 97-year-old family business and one of the region's most trusted agricultural wholesalers. In his current role, he prioritizes honoring long-standing customer relationships, while modernizing the Athens Seed business model through e-commerce and expanded education around land stewardship and wildlife management.

Mr. Willis is deeply invested in his community, actively serving organizations such as Extra Special People, Lydia's Place, SANE, Oconee Area Resource Council, Kiwanis Club, and the Cancer Foundation.

"I am confident Mr. Willis will make a meaningful impact on our organization. A lifelong learner and someone who genuinely cares about people, his dedication to service exemplifies Oconee State Bank's mission to create remarkable experiences that significantly mark the lives of others," stated Virginia Wells McGeary, chairperson of the board.

Mr. Willis holds a Business Management degree from the University of Georgia's Terry College of Business. He resides in Oconee County with his wife Tammy and is the proud father of three children, Isabella, Braxton, and Brice.

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.

Contact: Neil Stevens
President and Chief Executive Officer
706-583-3660
nstevens@oconeestatebank.com