

Mail Stop 4561

January 24, 2008

Jerry K. Wages  
Chief Financial Officer  
Oconee Financial Corporation  
35 North Main Street  
Watkinsville, Georgia 30677

**Re: Oconee Financial Corporation  
Form 10-KSB for Fiscal Year Ended  
December 31, 2006  
Filed April 2, 2007  
File No. 0-25267**

Dear Mr. Wages:

We have completed our review of your Form 10-KSB and related filings and have no further comments at this time.

Sincerely,

John P. Nolan  
Accounting Branch Chief