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FIRST RELIANCE BANK

David Skerpon Joins First Reliance Bank



Florence, SC, January 24, 2007 – First Reliance Bank today announced that David B. Skerpon has joined the Community Banking Team as Senior Vice President.

As Senior Vice President of Community Banking, Skerpon will be responsible for developing and implementing a differentiated banking experience for the bank’s customers and for all components of the bank’s customers’ retail banking experience at each customer touch point.

“Skerpon is an outstanding addition to our team who brings a proven track record and extensive experience in the retail sector,” said Rick Saunders, President and CEO. “We’re excited and fortunate to have someone of this caliber on board and are enthusiastic about the role he will play in strengthening our commitment to remain *Easy-To-Do-Business-With™* through our unique banking initiatives and strong customer service.”

David Skerpon brings twenty years of banking experience and joins First Reliance Bank from Commerce Bank Pennsylvania, where he was the Executive Vice President, Chief Retail Banking Officer. Skerpon is a graduate of Mansfield University in Mansfield, Pennsylvania. He is also a graduate of the University of Virginia’s Retail Graduate School of Bank Management and of Bucknell University’s School of Lending. Noteworthy accomplishments include recognition as a top “40 under 40” Business Leader by the Central Pennsylvania Business Journal and Leader of the Year in 2005 (Jump Street Inc.).

First Reliance Bank was founded in 1999, has assets of over \$450 million, and employs 150 highly talented associates. The bank serves the Upstate Midlands, Pee Dee Low Country, and Pee Dee regions of South Carolina. The bank has been recognized for its success including being the only company ever to be named to The Top 25 Fastest Growing Companies™ in South Carolina four times including 2002, 2004, 2005, and

2006 (SC Chamber/Elliott Davis). In 2006, the bank was also recognized as one of the Top 15 Best Places to Work in South Carolina by the SC Chamber of Commerce. First Reliance Bank offers Totally FREE Checking, Totally FREE Business, FREE Coin Machines, a Nationwide NO FEE ATM Network, and a 5 Way Mortgage Service Promise. It also offers 8-8 Extended Hours in all of their Florence locations. **There's More to Banking Than Money™** and **Easy-to-Do-Business-With™** standards have earned the young bank a customer satisfaction rating of 96% (Performance Solutions-November 2006-Audited). First Reliance Bank is traded as FSRL.OB.