

**PRESS RELEASE:**  
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FIRST RELIANCE BANK

## **Kim Smith Joins First Reliance Bank**



**October 18, 2007- Florence, SC** – Kim Smith has joined First Reliance Bank as Assistant Vice President, Business Banking in the Myrtle Beach market. In this role, Smith's primary responsibilities include acquiring and developing new and existing business opportunities such as real estate and equipment purchases, debt restructuring, and working capital funding.

"As we expand into the Grand Strand market, much of our focus will be centered on providing superior customer service, growing small to midsize businesses throughout the community, and providing a level of convenience unseen at other banks," commented Rick Saunders, President and CEO. "I am excited that Kim will be one of the first members of the Myrtle Beach Business Banking team, supporting our efforts to grow the small businesses of Myrtle Beach. As a native of the area, she is very familiar with the market and the financial needs of small business owners."

Smith has over 24 years of banking experience, during which she has received numerous awards for her accomplishments. Most recently, she was recognized as the Top Producer in Customer Service Satisfaction. In addition to being a career banker, Smith is a native of The Grand Strand area. She has a thorough knowledge of the banking marketplace as well as the needs of small businesses. She also has been involved in a broad range of community and charitable organizations, most recently Smith assisted in the organization of the "Light the Night Walk" for the Leukemia and Lymphoma Society.

*First Reliance Bank, founded in 1999, has assets of approximately \$510 million, and employs over 170 highly talented associates. The bank serves the Upstate, Midlands, Piedmont, Low Country, Grand Strand, 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 June 2007, the bank was added to the Palmetto 25, a list of S.C.'s largest publicly held companies. In 2006 and 2007, the bank was also recognized as One of the 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 Mon.-Sat. Extended Hours in all of their Florence locations. Its **Easy to Do Business With**<sup>™</sup> standard has earned the young bank a customer satisfaction rating of 96% (Performance Solutions-June 2007-Audited). First Reliance Bank is traded as FSRL.OB.*

