

Mark MacKinnon Joins First Reliance Bank



November 9, 2007 Florence, SC – First Reliance Bank recently announced that Mark MacKinnon has joined their York County Business Banking Team as Vice President, Business Banker. In his new role, MacKinnon will be responsible for acquiring and developing new and existing business opportunities such as real estate and equipment purchases, debt restructuring, and working capital funding. MacKinnon will be based out of the First Reliance Rock Hill office.

“Mark shares in our commitment to not only grow our bank, but our communities as well,” said Rick Saunders, First Reliance President and CEO. “I am certain that his passion for success, along with his experience, will positively impact not only our customers but our associates as well. Mark will be an outstanding leader and an asset to First Reliance Bank.”

MacKinnon joins First Reliance Bank with over 14 years of banking experience. As an active member of the community, MacKinnon is currently a member of the York County Regional Chamber of Commerce. Past memberships include the United Way, the Charlotte Chamber of Commerce, and the Business Leaders of Charlotte. MacKinnon is a graduate of North Carolina State University, where he earned a Bachelor of Science degree in Communications. MacKinnon currently resides in South Charlotte with his wife and 2 sons.

*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 Extended Hours in all of their Florence, Mt. Pleasant, and Lexington locations. Its Easy to Do Business With™ 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. FSRL.OB.***