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FOR IMMEDIATE RELEASE:

First Reliance Bank Continues Growth in Charleston Region

March 18, 2005 Florence SC - As part of their planned growth strategy, First Reliance Bank has received regulatory approval to open a new office in Mt. Pleasant, South Carolina. The Mt. Pleasant office will be the bank's second office to be located in the Charleston Region of South Carolina. Their existing office in the Charleston region is located in the peninsula area of downtown Charleston. Opened earlier this month, it is temporarily located at 51 State Street.

The Mt. Pleasant office is part of the bank's Charleston Region overseen by Market President, Karl H. Zerbst, Jr. Zerbst, a Charleston native, is enthusiastic about First Reliance's continued growth in the Charleston market. "The key to success for First Reliance has been their unwavering focus on providing excellent customer service and offering the best products and services to their customers."

"By assembling a team of experienced, talented, and committed individuals who have been part of the Charleston community for many years, Karl has positioned our Charleston Region to continue our commitment to excellence." said Rick Saunders, President & CEO of First Reliance Bank.



First Reliance Bank is headquartered in Florence, South Carolina where it is one of the only locally owned community banks in Florence. In addition to its two Florence locations, First Reliance also has a presence in the Lexington and Charleston communities. For more information about First Reliance, visit the banks website at: www.firstreliance.com.

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