



PRESS RELEASE:
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FIRST RELIANCE BANK

First Reliance to Celebrate Grand Opening of Mount Pleasant Branch

October 15, 2007 Florence, SC – First Reliance recently upheld their commitment to be *Easy To Do Business With*[™] when they opened the doors to their new state-of-the-art branch in Mount Pleasant, SC. “Community and customers are essential to the success of our bank. Our goal at First Reliance is to consistently exceed customer expectations and provide superior customer service,” stated Rick Saunders, President and CEO. “Our new standard of banking does just that; providing a level of convenience that, before now, was unseen in the traditional bank setting. All of our Mount Pleasant, Lexington, and Florence branches offer **8-8 Mon-Sat** banking hours, **FREE Coin Machines**, and **Same Day Banking** which allows customers until 8pm to make a deposit that will available the next business day.

First Reliance Bank is hosting a Grand Opening Celebration, on Saturday, October 20 in appreciation of their customers and community support. The entire community is invited to share in the excitement from 11am-2pm at 800 South Shelmore Boulevard in Mount Pleasant. There will be fun for the entire family. The celebration will include Free Food, Live Music, Clowns, a Magician and Moonwalks. First Reliance is also offering many special rates and other great offers. In addition to all of the family activities, special drawings for Free iPods and free gifts for children will also be available for those in attendance. If you have any questions regarding the First Reliance Grand Opening Celebration, please call 888.543.5510 or visit www.firstreliance.com.

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, Same Day Banking, 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™** 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.*