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FIRST RELIANCE BANK

Jason Hucks Graduates LSU Graduate School of Banking

July 3, 2007- Florence, SC – Jason Hucks, Assistant Controller, First Reliance Bank, recently earned a diploma from the Graduate School of Banking at Louisiana State University. This three-year program provides courses covering all aspects of banking, economics, and related subjects.

“If we want to achieve our vision of becoming ‘the largest and most profitable bank in South Carolina,’ we must become an employer of choice,” commented Pam Anderson, Senior Vice President, People Management. “We believe that success is attained, when all of our associates commit to continuous improvement. It is our goal to create and maintain an environment at First Reliance Bank that encourages and promotes personal development, while providing opportunities for growth. Jason represents our commitment to continuous improvement, and I congratulate him on this outstanding achievement.”

Sponsored by 15 southern state bankers associations in cooperation with the Division of Continuing Education at LSU, the banking school requires attendance on campus for three years, with extensive bank study assignments between sessions. The faculty consists of bankers, business and professional leaders, and educators from all parts of the U.S. During their three years at the Graduate School of Banking, students receive 180 hours of classroom instruction, thirty hours of reviews, planned evening study, and written final examinations at the end of each session.

Jason joined First Reliance Bank in 2003 as Assistant Controller. He is a graduate of Coastal Carolina University, where he attained a Bachelor of Science degree in Business Administration with a concentration in Finance.

First Reliance Bank, founded in 1999, has assets of approximately \$500 million, and employs 160 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, 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 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 93% (Performance Solutions-May 2007-Audited). First Reliance Bank is traded as FSRL.OB.*