



**FOR IMMEDIATE RELEASE:**

Sherree Baumgardner  
Special Projects Manager  
First Reliance Bank  
2170 W. Palmetto St.  
Florence, SC 29501  
843.674.3270  
sbaumgardner@firstreliance.com

**JESS NANCE JOINS FIRST RELIANCE BANK**

*November 1, 2004 (Florence, SC)* - Jess Nance has joined the staff of First Reliance Bank as Senior Vice President Credit Administration. At First Reliance, he will be responsible for leading the Credit Loan Administration team and ensuring the soundness of the banks loan quality.

Mr. Nance brings a wealth of banking experience to the First Reliance organization. Most recently, he held a position at Florence National Bank where he served as President, Chief Executive Officer, and was a member of their Board of Directors.

While at First Union National Bank, he served in several capacities including Vice President and Commercial Banking Manager. Prior to that time, he held various positions with Farm Credit Bank of Columbia.

A graduate of the University of South Carolina, Mr. Nance earned a BS in Finance. He is also a graduate of The Graduate School of Banking of the South.

A native of North, South Carolina, Mr. Nance is married to the former Margaret Floyd. They have two children, Andrew and Melanie.

Mr. Nance has been an active member of the Florence community and participated in several civic organizations including the Florence Rotary Club. He also served on the boards of the Florence Chamber of Commerce, the Small Business Development Center, the Independent Bankers of South Carolina, and the Florence Regional Arts Alliance.

First Reliance Bank President and CEO, Rick Saunders says, "The continued success of our business strategy is to identify and recruit high quality bankers. The commercial banking expertise that Jess brings to our leadership team positions our bank for continued expansion into other markets."

First Reliance Bank is a full service community bank located in Florence. For more information about First Reliance Bank, visit its website, [www.firstreliance.com](http://www.firstreliance.com). ####