



FOR IMMEDIATE RELEASE:

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BENJAMIN R. LANIER, JR. PROMOTED TO SENIOR ANALYST

December 27, 2004 Florence SC- Benjamin R. Lanier, Jr. has been promoted to the position of Senior Analyst. Benjie, who began his career with First Reliance in January of 2003, has most recently held the position of Business Banker in the Florence Region.

Benjie is a 1999 graduate from Francis Marion University with a BBA in Marketing. In 2002 he earned a BBA in Finance and BBA in General Business from Francis Marion University. In December of 2003, Benjie obtained his MBA from Francis Marion and a Certificate in Health Management from the Medical University of South Carolina.

A Florence native, Benjie is currently a participant in Leadership Florence through the Greater Florence Chamber of Commerce.

Benjie will relocate to Charleston SC in early 2005 where he will join the staff of First Reliance Bank in their new Charleston location

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